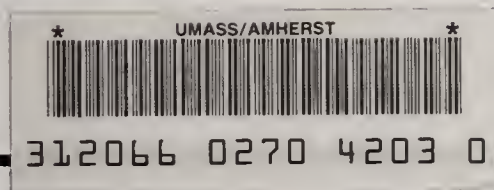


MASS. HS 20.2: AF 89



## **After Time Limits:**

# **A Study of Households Leaving Welfare Between December 1998 and April 1999**

**Massachusetts**

**Department of Transitional Assistance**

**November 2000**

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*Commonwealth of Massachusetts*  
*Executive Office of Health and Human Services*  
*Department of Transitional Assistance*  
*600 Washington Street • Boston MA 02111*

Argeo Paul Cellucci  
Governor

Jane Swift  
Lieutenant Governor

William D. O'Leary  
Secretary

Claire McIntire  
Commissioner

November, 2000

Dear Colleague,

In 1995 the Massachusetts state legislature enacted significant changes to the AFDC program including mandatory work requirements, a time-limit on assistance, and special rules for teen parents. The Department performed a study, released in April 1999, to learn what was happening to former recipients.

In the spring of 1998, I requested that the Department's Office of Program Assessment submit a proposal to the Office of the Assistant Secretary for Planning and Evaluation in the U.S. Department of Health and Human Services. The proposal requested funding to allow the Department to expand upon its previous studies of former transitional assistance recipients. The Department was one of thirteen grantees to receive funding from that request for grant proposals. The enclosed study, completed in conjunction with the Center for Survey Research at the University of Massachusetts in Boston, is the result of that effort.

I would like to thank all of the staff at the Center for Survey Research at the University of Massachusetts – Boston, especially Mary Ellen Colten, Ph.D. and Carol Cosenza, M.S.W. In addition, I am grateful to staff in the Department's Office of Program Assessment, especially, Gloria Nagle, Ph.D. who analyzed the data and produced the report with assistance from Bruce Goodro, Ph.D.

I hope this report will be of benefit to Department staff and all parties interested in the impact of welfare reform, and will add a significant chapter to the research literature.

Sincerely,

A handwritten signature in cursive script, reading "Claire McIntire".

Claire McIntire  
Commissioner



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## Executive Summary

Driving the welfare reforms of the 1990s was the goal of reducing dependency by fostering self-sufficiency. Work requirements, time limits, and financial work incentives are aimed at making families less reliant on the welfare system. Time limits, arguably, are the most controversial of these major reforms. In December 1996, Massachusetts enacted a 2-year time limit for able-bodied recipients, and in December 1998, the first group of affected households reached their 24<sup>th</sup> month of assistance. These families had received welfare continuously over the previous 2 years and, generally, for extended periods of time before then.<sup>1</sup> Able-bodied recipients who were the most welfare dependent in terms of time spent on welfare were among the first time limit closings.

At the same time as the time limit closings, other households left welfare for various other reasons. While the majority of these households were classified as able-bodied and had a time limit, the fact that they left welfare before reaching their 24<sup>th</sup> month meant either that they had not received welfare continuously over the previous 2 years, that they had started their welfare spell some time after December 1996, or that they had an exemption from the time limit at some point since December 1996. The remaining households leaving for non-time limit reasons were exempt from the time limit altogether.<sup>2</sup>

In this report, based on the most comprehensive study ever undertaken of Massachusetts households leaving welfare under reform, we compare the extent to which the time limit closings and the non-time limit closings were achieving the goals of reform. With funding from the U.S. Department of Health and Human Services, the Department of Transitional Assistance (DTA)<sup>3</sup> contracted with the Center for Survey Research (CSR) at the University of Massachusetts at Boston to interview 670 randomly-selected households that left welfare between December 15, 1998 and April 30, 1999 and that remained off for at least two consecutive months. CSR conducted the interviews between October 1999 and March 2000, that is, six to sixteen months after the welfare closings. On average, the interviews took place 10 months after these households left welfare.

Four hundred and sixty (460) interviews were with time limit closings and 210 interviews were with non-time limit closings. Based on data from these interviews, we analyzed:

- ❑ How post-welfare employment and earnings of the time limit closings compared to that of the non-time limit closings;
- ❑ The extent to which the time limit closings achieved financial self-sufficiency after leaving welfare compared to the non-time limit closings; and
- ❑ How both types of closings compared in general.

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<sup>1</sup> Households reaching their 24<sup>th</sup> month in January and February may have had a break in assistance of one or two months since December 1996.

<sup>2</sup> Massachusetts exempts from the time limit families in which the youngest child is under age 2 (excluding family cap children), families with a disabled member, teenage parents complying with program requirements, child only cases, and pregnant women expected to give birth within 120 days. As of September 2000, 73.7% of the state's welfare caseload was exempt from the time limit.

<sup>3</sup> The Department of Transitional Assistance was formerly known as the Department of Public Welfare.

The comparative analysis of the time limit closings and non-time limit closings is based on unweighted data. We have also included in the report's charts and tables weighted statistics describing the experiences of all welfare leavers during the study's time frame<sup>4</sup>. In the report, we note statistically significant differences between the time limit and non-time limit closings for selected outcomes<sup>5</sup>.

## FINDINGS ON EMPLOYMENT AND EARNINGS AFTER WELFARE

1. When interviewed, respondents in the time limit closings were just as likely to be employed as respondents in the non-time limit closings and the average hourly wages of respondents in the two groups were similar. Respondents in the time limit closings, however, were employed for fewer hours a week, on average, than respondents in the non-time limit closings. Average weekly earnings of respondents in the time limit closings were lower than that of respondents in the non-time limit closings.
  - Seven out of ten respondents in both the time limit closings (72.6%) and the non-time limit closings (70.5%) were employed when interviewed. (When households on welfare at the time of the interview are excluded, respondents' employment rates rise to 74.9% for the time limit closings and 75.3% for the non-time limit closings.<sup>6</sup>) An additional 17.6% of respondents in the time limit closings and 20.0% of respondents in the non-time limit closings had been employed after leaving welfare but were not working when interviewed. Ninety percent of respondents in both groups (90.2% in the time limit closings and 90.5% in the non-time limit closings) had been employed after leaving welfare.
  - Respondents in the time limit closings worked an average of 31 hours a week at their main job, and respondents in the non-time limit closings worked an average of 34 hours a week at their main job.<sup>7</sup> The average hourly wage was \$8.21 for respondents in the time limit closings and \$8.62 for respondents in the non-time limit closings.
  - Average weekly earnings were \$253 for respondents in the time limit closings and \$298 for respondents in the non-time limit closings<sup>8</sup>. These average weekly earnings would be equivalent to annual earnings of \$13,156 for respondents in the

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<sup>4</sup> In addition, Appendix B of the report includes findings from administrative data on employment, earnings, food stamp participation, and welfare recidivism for the universe of welfare leavers.

<sup>5</sup> Generally, we did not conduct statistical testing where the difference between the two groups was clearly significant, where respondents had to rate a situation such as their children's behavior, or where respondents had to recall an event in the past. In addition, we did not report statistical significance where the difference between the two groups was not substantive. For example, while the overwhelming majority of children in both groups were the birth or adopted children of the respondents (97.7% in the time limit closings and 92.5% in the non-time limit closings), the actual 5.2 percentage point difference was statistically significant but not meaningful, and is not reported.

<sup>6</sup> Eight percent (8.0%) of households in the time limit closings and 11.4% of households in the non-time limit closings were on welfare when interviewed.

<sup>7</sup> Seven percent of employed respondents in both the time limit closings (7.2%) and the non-time limit closings (7.4%) had more than one job.

<sup>8</sup> The difference in average hourly wages between the two groups was not statistically significant; however, the difference in average weekly hours of employment and average weekly earnings between the two groups was statistically significant at the 1 percent level.



time limit closings and \$15,496 for respondents in the non-time limit closings, based on 52 weeks of employment.

2. Households in the time limit closings were less likely to include an employed spouse or partner than households in the non-time limit closings<sup>9</sup>.
  - ❑ Nine percent (8.5%) of households in the time limit closings compared to 20.0% of households in the non-time limit closings included an employed spouse or partner.
  - ❑ Spouses and partners in the time limit closings worked an average of 46 hours a week, compared to 40 hours a week for spouses and partners in the non-time limit closings. The average hourly wage was \$12.57 for spouses and partners in the time limit closings and \$10.81 for spouses and partners in the non-time limit closings.
  - ❑ Average weekly earnings were \$538 for spouses and partners in the time limit closings and \$446 for spouses and partners in the non-time limit closings.<sup>10</sup>
3. In over 75% of the households (75.7% in the time limit closings and 78.1% in the non-time limit closings), the respondent, a spouse or partner, or both were employed at the time of the interview. When households that were on welfare at the time of the interview are excluded, the percentage of employed households rises to 78.0% of the time limit closings and 82.8% of the non-time limit closings. In 80.9% of all households off welfare when interviewed, the respondent, a spouse or partner, or both were employed at the time of the interview.

## **FINDINGS ON FINANCIAL SELF-SUFFICIENCY AFTER WELFARE**

1. Even with employment rates around 80%, households in both the time limit closings and the non-time limit closings continued to be eligible for and receive a wide range of publicly-funded income supports after leaving welfare. MassHealth (the Massachusetts' Medicaid program), housing assistance, food stamps, subsidized school meals for respondents' children, the earned income tax credit, child-care subsidies and fuel assistance were important income supports. While these programs were helping both groups, the time limit closings' reliance on certain types of income supports was greater than that for the non-time limit closings.
  - ❑ The time limit closings were more likely than the non-time limit closings to have MassHealth coverage for their children at the time of the interview (87.0% and 80.5%, respectively);
  - ❑ The time limit closings were more likely than the non-time limit closings to have received subsidized meals at school for their children after leaving welfare (77.5% and 67.3%, respectively). The time limit closings, however, had more children of

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<sup>9</sup> In general, the time limit closings were less likely than the non-time limit closings to include a spouse or partner, 14.4% and 26.2%, respectively.

<sup>10</sup> Earnings data for spouses and partners need to be viewed with caution because only 74.4% of respondents with an employed spouse or partner in the time limit closings and 85.7% of respondents with an employed spouse or partner in the non-time limit closings provided information on their earnings. The number of cases on which the spouse's/partner's earnings estimates are based is very small, 29 cases for the time limit closings and 34 cases for the non-time limit closings.

school age than the non-time limit closings, which probably accounts for much of the difference between the two groups<sup>11</sup>;

- ❑ The time limit closings were more likely than the non-time limit closings to have been receiving food stamps at the time of the interview (52.4% and 29.0%, respectively); and
- ❑ The time limit closings were more likely than the non-time limit closings to have received fuel assistance after leaving welfare (33.6% and 23.0%, respectively).

The two groups were about as likely to have been receiving housing assistance when interviewed (56.3% and 50.0%, respectively).

The time limit closings were less likely than the non-time limit closings to have been receiving a federal or state child-care subsidy when interviewed (38.7% and 49.2%, respectively, of those households using child care), and to have claimed the earned income tax credit for the 1998 federal income tax year (38.0% and 48.8%, respectively).

2. Employed households (the respondent, and/or a spouse or partner was employed) used income supports such as MassHealth, subsidized school meals for children, housing assistance, and fuel assistance to a similar degree as unemployed households (neither the respondent or a spouse or partner was employed).
3. Child support contributed to household income after leaving welfare in more than two-fifths of households in both the time limit closings (42.7%) and non-time limit closings (47.4%), although payments were not always regular. Average child support payments were \$42 a week per child in the time limit closings and \$51 a week per child in the non-time limit closings.
4. Based on respondents' recall of their food situation before and after leaving welfare, food security was worse by 14.7 percentage points in the time limit closings and by 11.8 percentage points in the non-time limit closings after households left welfare.
5. Four-fifths of respondents in both groups (82.2% in the time limit closings and 81.4% in the non-time limit closings) reported some degree of debt (excluding mortgages) when interviewed, mainly overdue utility bills, credit card debt, and indebtedness to friends and relatives.

## GENERAL FINDINGS

We compared the time limit and non-time limit closings in terms of demographics, welfare use, children's outcomes, and other measures of well being. There were similarities and differences.

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<sup>11</sup> Only 2.8% of households in the time limit closings reported having no children in school, compared to 14.4% of households in the non-time limit closings.



## 1. Similarities Between Time Limit Closings and Non-Time Limit Closings

### Demographics

- ❑ *Race* - Approximately three-fifths of respondents in both types of closings were White (63.3% in the time limit closings and 59.2% in the non-time limit closings) and approximately one-fifth of respondents in both types of closings were Black/African American (18.3% in the time limit closings and 20.7% in the non-time limit closings).
- ❑ *Ethnicity* - Three out of ten respondents (27.2% in the time limit closings and 30.5% in the non-time limit closings) were of Hispanic or Latino descent.
- ❑ *Marital Status* – Three-fifths of respondents (57.8% in the time limit closings and 59.0% in the non-time limit closings) had never been married.
- ❑ *English-speaking ability* – Approximately one-sixth of respondents (17.6% in the time limit closings and 15.6% in the non-time limit closings) were limited in their ability to speak English.
- ❑ *U.S. citizenship* - Nine out of ten respondents (90.6% in the time limit closings and 91.9% in the non-time limit closings) were U.S. citizens, and 9.1% of respondents in the time limit closings and 7.6% of respondents in the non-time limit closings were lawful permanent residents or green card holders.
- ❑ *Other Adults in Respondents' Households* - 38.9% of respondents in the time limit closings and 47.6% of respondents in the non-time limit closings were living in households where other adults, including their adult children, were present.

### Welfare Status

- ❑ *Welfare recidivism* – Sixteen percent (15.9%) of households in the time limit closings and 18.6% of households in the non-time limit closings had returned to welfare some time prior to the interview, which took place, on average, 10 months after the households left welfare.<sup>12</sup> Eight percent (8.0%) of households in the time limit closings and 11.4% of households in the non-time limit closings were on welfare when interviewed.

### Children's Outcomes

- ❑ *School Activities* -- Similar percentages (nearly 40%) of school children in both the time limit and non-time limit closings had played on a sports team, and similar percentages (nearly 30%) of these children in both groups had participated in extracurricular activities in school after leaving welfare. Similar percentages (somewhat more than 10%) of school children in both groups had been suspended or expelled, and 13.3% of school children in the time limit closings and 15.6% of school children in the non-time limit closings had failed a class or grade after the family left welfare<sup>13</sup>.
- ❑ *Special Education* -- Approximately one-fifth of children ages 4 to 17 in the time limit closings (23.4%) and in the non-time limit closings (20.7%) had attended special education classes in school for a learning or developmental disability after the family left welfare<sup>14</sup>.

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<sup>12</sup> It is possible for time limit families to re-establish eligibility for welfare after their 24<sup>th</sup> month by qualifying for an exemption to the time limit, or by being granted extended benefits.

<sup>13</sup> Comparable data for the time period before the household left welfare are unavailable.

<sup>14</sup> Comparable data for the time period before the household left welfare are unavailable.

- ❑ *Children's Health* -- Respondents rated 90.9% of children in the time limit closings and 93.9% of children in the non-time limit closings as in good, very good or excellent health at the time of the interview.
- ❑ *Children's Routine Medical Care* -- Over 90% of children in both groups had had routine medical care within a year of the interview.<sup>15</sup>
- ❑ *Child Care* -- More than half of the households in both the time limit closings (54.7%) and the non-time limit closings (59.2%) were using child care at the time of the interview.

#### Other Measures of Well Being

- ❑ *Job Training* -- Approximately ten percent of respondents in both groups were enrolled in school or a job training program when interviewed.
- ❑ *Disability* -- Approximately one-quarter of respondents in both groups reported that they had a serious physical, mental or emotional problem<sup>16</sup>.
- ❑ *Domestic Violence* -- Fewer than eight percent of respondents in both groups (6.1% in the time limit closings and 7.5% in the non-time limit closings) reported one or more indicators of domestic violence for the time period six months prior to the interview.

## 2. Differences Between Time Limit Closings and Non-Time Limit Closings

#### Demographics

- ❑ *Respondents' Age* - Respondents in the time limit closings were older (average age of 35 years old) than respondents in the non-time limit closings (average age of 32 years old).
- ❑ *Children's Age* -- The children's average age was 9 years old in the time limit closings compared to 8 years old in the non-time limit closings.
- ❑ *Marital Status* -- 8.5% of respondents in the time limit closings were married when interviewed compared to 15.7% of respondents in the non-time limit closings.
- ❑ *Spouses/Partners* -- 14.4% of households in the time limit closings included a spouse or partner compared to 26.2% of households in the non-time limit closings.
- ❑ *Education* -- Fifteen percent (15.0%) of respondents in the time limit closings had an associates degree or higher compared to 8.1% of respondents in the non-time limit closings; however, 31.6% of respondents in the time limit closings did not have a high school diploma or GED compared to 23.8% of respondents in the non-time limit closings.

#### Length of Welfare Spell

- ❑ *Welfare Spells* -- Respondents in the time limit closings reported markedly longer spells on welfare than respondents in the non-time limit closings. For example, of those respondents reporting breaks in their welfare spell, 44.3% in the time limit

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<sup>15</sup> Because respondents were interviewed 6 to 16 months after leaving welfare, this finding covers a period of time when some respondents were still on welfare.

<sup>16</sup> A family can be exempted from the time limit because of a disability.



closings compared to 12.6% in the non-time limit closings said that they had spent a total of more than 95 months on welfare.

### Children's Outcomes

- ❑ *Children's Activities Outside of School* -- Fewer school children in the time limit closings (38.1%) than in the non-time limit closings (46.0%) participated in clubs and activities outside of school after leaving welfare<sup>17</sup>.
- ❑ *Gifted Students* -- Five percent (5.1%) of school children in the time limit closings had attended classes for gifted students or had done advanced schoolwork after leaving welfare compared to 11.9% of school children in the non-time limit closings<sup>18</sup>.
- ❑ *Children's Disability* -- Of all children under the age of 18, 17.8% in the time limit closings compared to 13.2% in the non-time limit closings were identified by respondents as having a physical, emotional, or mental condition that seriously interfered with their ability to do the things most children of the same age do.<sup>19</sup> Respondents also reported that, of those children with a disabling condition, 20.8% in the time limit closings and 38.2% in the non-time limit closings could not attend regular child care or school because of the condition.

### Other Outcomes of Well Being

- ❑ *Life after welfare* -- When asked to compare their financial well being, emotional well being, housing, child rearing and food situation before and after leaving welfare, the majority of respondents in both groups reported that things had improved or stayed the same after leaving welfare. Respondents in the time limit closings, however, were less likely than respondents in the non-time limit closings to say that things had improved after leaving welfare.

## SURVEY SAMPLE AND RESPONSE RATE

As noted earlier, with funding from the U.S. Department of Health and Human Services, DTA contracted with the Center for Survey Research (CSR) at the University of Massachusetts at Boston to interview a randomly selected sample of 670 closed welfare cases. The sample was drawn from a universe of 10,480 closings of which 40% (4,085 cases) were households who had reached their 24<sup>th</sup> month of time-limited benefits and the remaining 60% (6,395 cases) were households who left welfare for other reasons. Seventy-seven percent (76.7%) of these non-time limit closings were subject to a time limit but left before their 24<sup>th</sup> month<sup>20</sup>. The remaining 23.3% of the non-time limit closings was exempt from the time limit altogether<sup>21</sup>.

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<sup>17</sup> Comparable data for the time period before the household left welfare are unavailable.

<sup>18</sup> Comparable data for the time period before the household left welfare are unavailable.

<sup>19</sup> A family can be exempted from the time limit based on a child's disability.

<sup>20</sup> The two main reasons for leaving welfare given by respondents in this group who were off welfare when interviewed were time limits (42.1%) and employment (32.8%). (Respondents who were on welfare when interviewed were not asked why they had left welfare previously.)

<sup>21</sup> CSR asked respondents who were off welfare when interviewed why they had left welfare. The most common reasons given by respondents in the non-time limit closings (both exempt and nonexempt) were time limits (35.9%), employment (34.8%), that they were making too much money (7.1%), that they had gotten married or another source of support (6.0%), or that welfare wasn't worth it (5.4%).



The time limit closings reached the state's 2-year time limit between December 1998 and February 1999. Because a number of these households continued to receive assistance while DTA processed their request for extended benefits, the time limit closings actually left assistance between December 15, 1998 and April 30, 1999. The non-time limit closings left assistance between December 15, 1998 and March 14, 1999.

From October 1999 through March 2000, CSR conducted interviews with 460 time limit closings and 210 non-time limit closings. The time limit closings were oversampled to ensure a sample size large enough for in-depth analysis. Households that were not off welfare for two consecutive months and child-only cases were excluded from the study.

CSR achieved a survey response rate of 75% with very little difference in response rates for the time limit and non-time limit samples. CSR conducted 86.1% of the interviews by phone and 13.9% in person.

## **CONCLUSIONS**

We planned this study as a comparison of time limit closings and non-time limit closings. The comparison was somewhat complicated by the fact that about one-third of the non-time limit closings said that they had left welfare because of the time limit. That they had left before reaching their 24<sup>th</sup> month, however, does indicate some difference between them and the time limit closings who continued to receive welfare until their 24<sup>th</sup> month.

The extent to which households in these two groups were employed after leaving welfare and their level of financial self-sufficiency were of particular interest. For the most part, findings on these two central goals of welfare reform were similar for both groups. Both groups of households had high levels of employment. Around 80% of households in the time limit closings and the non-time limit closings had an employed respondent and/or spouse or partner when interviewed. Average hourly earnings for both groups were appreciably above minimum wage. At the same time, households in both groups continued to be eligible for and to receive a wide range of publicly-funded income supports, particularly MassHealth, subsidized school meals for their children, food stamps, housing assistance, fuel assistance, the earned income tax credit and child-care subsidies. And even with these income supplements, a number of households in both groups were showing signs of increased food insecurity after leaving welfare.

As former welfare recipients gain greater work experience, their earnings should rise, leading to greater financial self-sufficiency. In the meantime, this study's findings underscore the continuing need for supports for low-income working families.

## **PROGRAMMATIC RESPONSE**

In November 1999, DTA expanded the Department's employment services program to include post-employment services for current and former welfare recipients. These services focus on increasing use of transitional benefits, providing more intensive and long-term job retention services, delivering quick re-employment services for recipients

who lose their jobs, and developing post-employment education and training opportunities for career advancement and higher earnings.

In addition, DTA continues to expand its food stamp outreach programs.<sup>22</sup> As part of the FOR Families Program funded by DTA, the Massachusetts Department of Public Health (DPH) follows up with time limit closings who do not recertify for food stamps. DTA contracts with Project Bread and three regional non-profit agencies for food stamp outreach services, and funds nutritional education programs operated by the University of Massachusetts. Starting in the spring of 2000, DTA began pilot testing evening and/or Saturday office hours in four local transitional assistance offices (Davis Square, Pittsfield, Lawrence, and Boston) to make it easier for working families to apply for food stamps and other benefits.

In the last few years the Commonwealth has made aggressive efforts to provide medical insurance coverage for children and low-income families through mini-grants to community-based agencies and more than one million fliers distributed in schools. In a study completed in August 2000, an estimated 94.1% of all people and 97.2% of children were insured, with ongoing efforts to increase both numbers.

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<sup>22</sup> Massachusetts is one of only six states in the nation to submit a food stamp outreach plan to the United States Department of Agriculture in each of the last two years.





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## 1.0 INTRODUCTION

Massachusetts has had a 59% decline in its welfare caseload since major welfare reform legislation was signed in February 1995<sup>23</sup>. Driven by a strong economy and a reformed welfare system that includes work requirements, financial work incentives, and a 2-year time limit for able-bodied adults, the caseload has reached its lowest levels in decades. Time limits, arguably, are the most controversial change in welfare eligibility. The first time limit closings occurred in December 1998, putting Massachusetts in the forefront of states implementing time limits statewide. To better understand how families leaving welfare because of time limits are doing, compared to families leaving for other reasons, we conducted this study.<sup>24</sup>

With funding from the U.S. Department of Health and Human Services, the Department of Transitional Assistance (DTA)<sup>25</sup> contracted with the Center for Survey Research (CSR) at the University of Massachusetts at Boston to interview a randomly-selected sample of 670 closed welfare cases. The sample was drawn from a universe of 10,480 closings of which 40% (4,085 cases) were time limit closings and the remaining 60% (6,395) were non-time limit closings. Households that were not off welfare for two consecutive months and child-only cases were excluded from the study.

From October 1999 through March 2000, CSR completed interviews with 460 time limit closings and 210 non-time limit closings. (The time limit closings were oversampled to ensure a sample size large enough for in-depth analysis.) The interviews were completed six to sixteen months after the welfare closings. On average, CSR interviewed respondents 10 months after they left welfare.

The time limit closings involved the first group of families who reached their 24<sup>th</sup> month of assistance between December 1998 and February 1999. These families had received welfare continuously, or with only a one or two month break, over the previous 2 years (time limits were enacted in December 1996), and, generally, for an extended time before that. Because a number of them continued to receive assistance while DTA processed their request for extended benefits, the time limit closings actually left assistance between December 15, 1998 and April 30, 1999.

The majority (76.7%) of the non-time limit closings were able-bodied recipients who had a time limit<sup>26</sup>. The fact that they left welfare before reaching their 24<sup>th</sup> month meant that they had not received welfare continuously over the previous 2 years, that they had started their welfare spell some time after enactment of time limits in December 1996, or

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<sup>23</sup> The welfare caseload declined from 102,993 households in February 1995 to 42,166 in August 2000, a 59.1% drop.

<sup>24</sup> This is the second comprehensive study conducted by DTA of former welfare families. The first, which also used survey data, was a longitudinal study of households that left assistance from January to June 1997. DTA released those findings in an April 1999 report entitled *How Are They Doing? A Longitudinal Study of Households Leaving Welfare Under Massachusetts Reform*.

<sup>25</sup> The Department of Transitional Assistance was formerly known as the Department of Public Welfare.

<sup>26</sup> For confidentiality reasons (DTA does not know the identity of survey respondents), we were unable to determine how much time remained on these cases' time limit clock.



that they had an exemption to the time limit at some point. When asked for the main reason for their leaving welfare, they gave as explanations time limits (42.1%), employment (32.8%), that they were making too much money (5.3%), that they had gotten married or another source of support (5.3%), or that welfare wasn't worth the trouble (6.0%)<sup>27</sup>. The remaining 23.3% of the non-time limit closings were exempt from the time limit altogether<sup>28</sup>. (Massachusetts exempts families whose youngest child is under age 2 (excluding family cap children), families with a disabled member, teenage parents complying with program requirements, child only cases, and pregnant women expected to give birth within 120 days.) The non-time limit closings left assistance between December 15, 1998 and March 14, 1999.<sup>29</sup>

Comparing the time limit closings to the non-time limit closings was somewhat complicated by the fact that about one-third (35.9%) of the non-time limit closings said that they had left welfare because of time limits. (The 42.1% figure cited above applies to only the nonexempt non-time limit closings.) That they left welfare before reaching their 24<sup>th</sup> month, however, indicates that they are different in some respect from the time limit closings.

CSR achieved a survey response rate of 75%, with little difference in response rates for the two types of closings. Respondents were paid \$50 to encourage their participation in the survey. CSR's field report covering questionnaire development, sampling, field procedures and outcomes is in Appendix A.

Using a questionnaire jointly developed with DTA, CSR collected extensive data on a wide range of issues such as recipients' employment experiences after welfare, other sources of household income, family health, housing, food security and the circumstances of respondents' children. CSR provided DTA a data file that omitted all identifying information on survey respondents, which we used to compile this report.

Throughout this report we compare characteristics and outcomes of the time limit closings to that of the non-time limit closings to see if households that left welfare at the end of their 24-month time period were different or had different outcomes than households that left under other circumstances. We note statistically significant differences between the two groups for selected outcomes<sup>30</sup>. We use unweighted data to

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<sup>27</sup> These percentages apply to non-time limit closings who had a time limit and who were off welfare when interviewed. Only respondents who were off welfare were asked about their reasons for leaving. Nine in ten (87.6%) of the non-time limit closings, however, were off welfare when interviewed. For the explanations given by the remaining respondents, see the footnote in Section 2.8.3.

<sup>28</sup> As of September 2000, 73.7% of the state's caseload had an exemption from the time limit.

<sup>29</sup> A small number of cases that requested an extension of their time limited benefits, which can be done in the 22<sup>nd</sup> month of welfare receipt, actually closed for a non-time limit reason either before they reached the time limit or before the Department rendered a decision on their extension request. We included these sampled cases in the time limit closings because we believe that their dependency level is closer to that of the time limit closings than the non-time limit closings.

<sup>30</sup> Generally, we did not conduct statistical testing where the difference between the two groups was clearly significant, where respondents had to rate a situation or had to recall a past event, or where the difference between the two groups was not substantive. As an example of the last situation, the overwhelming majority of children in both groups were the birth or adopted children of the respondents (97.7% in the time



conduct the comparative analysis. Because we oversampled time limit closings, the unweighted findings are not representative of all cases leaving welfare during the study's time frame. To facilitate comparisons among other welfare leavers' studies, we have included weighted statistics, describing the experiences of all welfare leavers, in the report's charts and tables. The narrative, however, focuses on comparing time limit and non-time limit closings.

Also, in collaboration with the Massachusetts Department of Revenue, DTA used administrative data to study the employment experiences of all households that left assistance during the study's time frame. These findings are in Appendix B, along with DTA data on food stamp participation and welfare recidivism for the universe of closings.

This report is organized as follows:

- ❑ Section 2 describes survey respondents in terms of demographics, welfare history, and household composition.
- ❑ Section 3 presents findings on respondents' employment experiences after welfare.
- ❑ Section 4 analyzes household finances.
- ❑ Section 5 describes the circumstances of the children in respondents' households.
- ❑ Section 6 presents post-welfare findings on respondents' job training, housing, health, food security, and domestic violence. This section also includes respondents' comparisons of how things were before and after leaving welfare.
- ❑ Section 7 contains concluding remarks.

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limit closings and 92.5% in the non-time limit closings). At the same time, the actual difference between the two groups was statistically significant but not particularly meaningful, and, therefore, not reported.

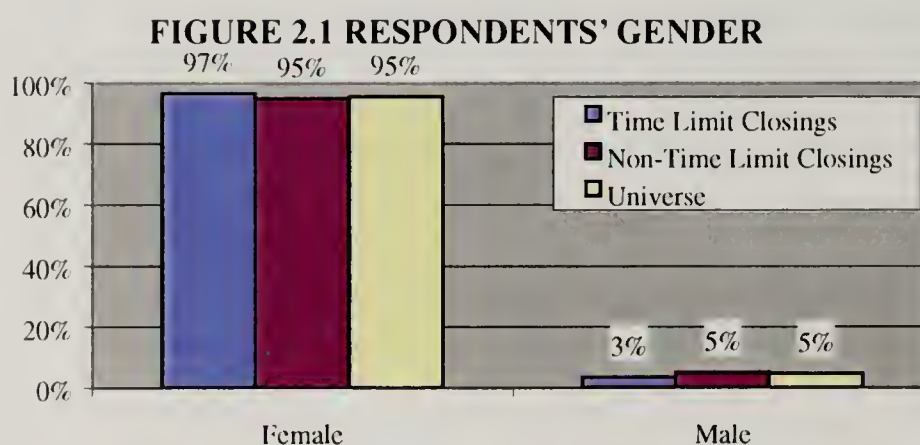
## 2.0 RESPONDENTS AND THEIR FAMILIES

Using data reported by respondents, this section compares the demographics, welfare use, and household composition of respondents in the time limit and non-time limit closings. We look at their age, race, ethnicity, marital status, educational level, language, and citizenship. Welfare recidivism, reasons respondents gave for leaving welfare and length of their previous welfare spell are also discussed. Finally, we report on other adults living in the household.

The focus is on the similarities and differences between the time limit and non-time limit closings. For informational purposes, we have included weighted findings representative of the universe of closings from which the two samples were drawn in all the report's charts and tables.

### 2.1 RESPONDENTS' GENDER

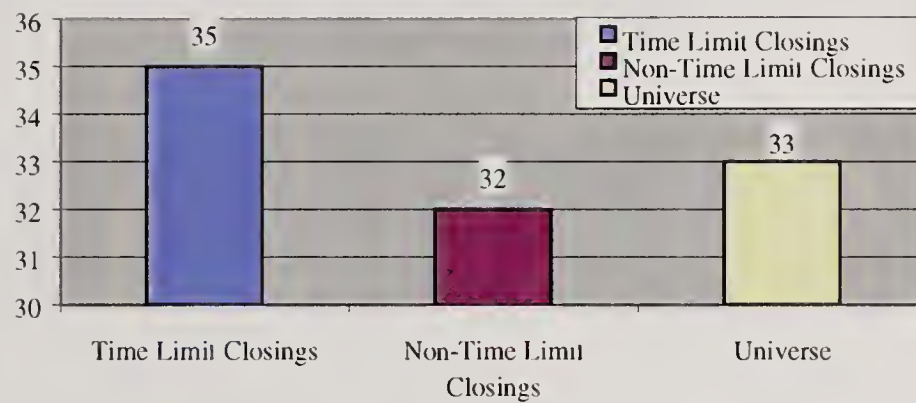
The vast majority of respondents (96.5% in the time limit closings and 94.8% in the non-time limit closings) were female (Figure 2.1).



### 2.2 RESPONDENTS' AGE

Respondents in the time limit closings were older (average age of 35 years old) than respondents in the non-time limit closings (average age of 32 years old) (Figure 2.2).

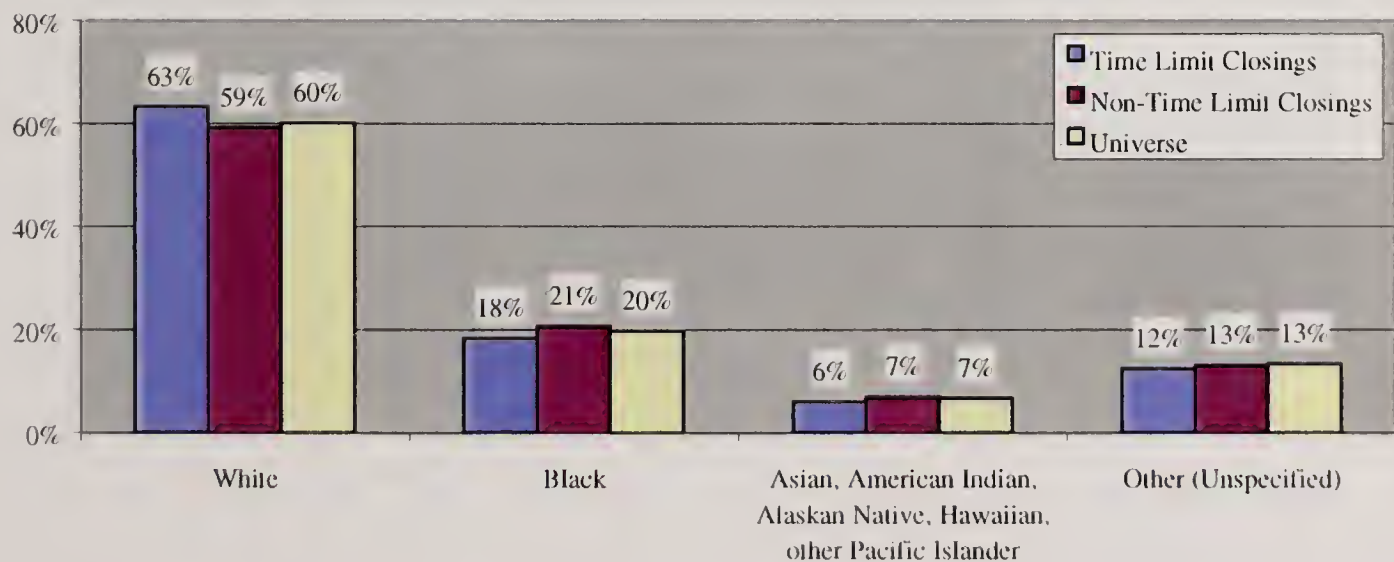
**FIGURE 2.2 RESPONDENTS' AVERAGE AGE**



### 2.3 RESPONDENTS' RACE AND ETHNICITY

The race of respondents was similar in both groups. Three-fifths of respondents (63.3% in the time limit closings and 59.2% in the non-time limit closings) were White. One-fifth (18.3% in the time limit closings and 20.7% in the non-time limit closings) were Black/African American. Less than ten percent (6.1% in the time limit closings and 7.0% in the non-time limit closings) were Asian, American Indian, Alaskan Native, Native Hawaiian or other Pacific Islander. Twelve percent (12.4%) in the time limit closings and 13.1% in the non-time limit closings indicated another, unspecified race. (Figure 2.3A).

**FIGURE 2.3A RESPONDENTS' RACE**

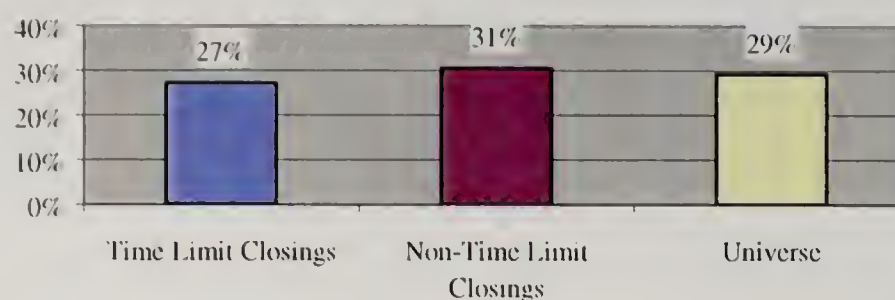


Three out of ten respondents (27.2% in the time limit closings and 30.5% in the non-time limit closings) were of Hispanic or Latino descent (Figure 2.3B).<sup>31</sup>

<sup>31</sup> The race of Hispanic respondents in the time limit closings was 40.8% White, 8.8% Black/African American, 3.2% American Indian, Alaskan native or Pacific Islander, 36.8% other, and 10.4% Hispanic



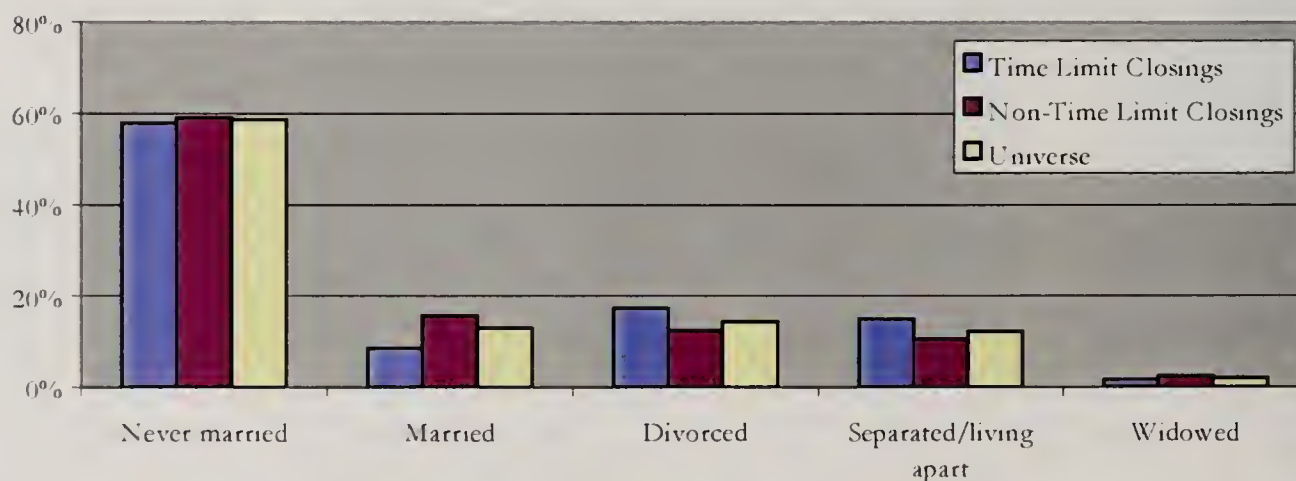
**FIGURE 2.3B RESPONDENTS OF  
HISPANIC/LATINO DESCENT**



## 2.4 MARITAL STATUS

While both groups had a similar number of respondents (about three-fifths) who had never been married, there were differences in the number of respondents currently married. Nine percent (8.5%) of respondents in the time limit closings were married when interviewed, compared to 15.7% of respondents in the non-time limit closings. Of the remaining respondents, 17.4% in the time limit closings and 12.4% in the non-time limit closings were divorced; 14.8% in the time limit closings and 10.5% in the non-time limit closings were legally separated or living apart; and 1.5% in the time limit closings and 2.4% in the non-time limit closings were widowed. (Figure 2.4).

**FIGURE 2.4 RESPONDENTS' MARITAL STATUS**



only. The race of Hispanic respondents in the non-time limit closings was 31.3% White, 15.6% Black/African American, 7.8% American Indian, Alaskan native or Pacific Islander, 37.5% other, and 7.8% Hispanic only.

Of those respondents who had been married but were no longer together, 5.3% in the time limit closings and 11.8% in the non-time limit closings had separated, divorced, or been widowed in the same calendar year in which they left welfare or in the following year.

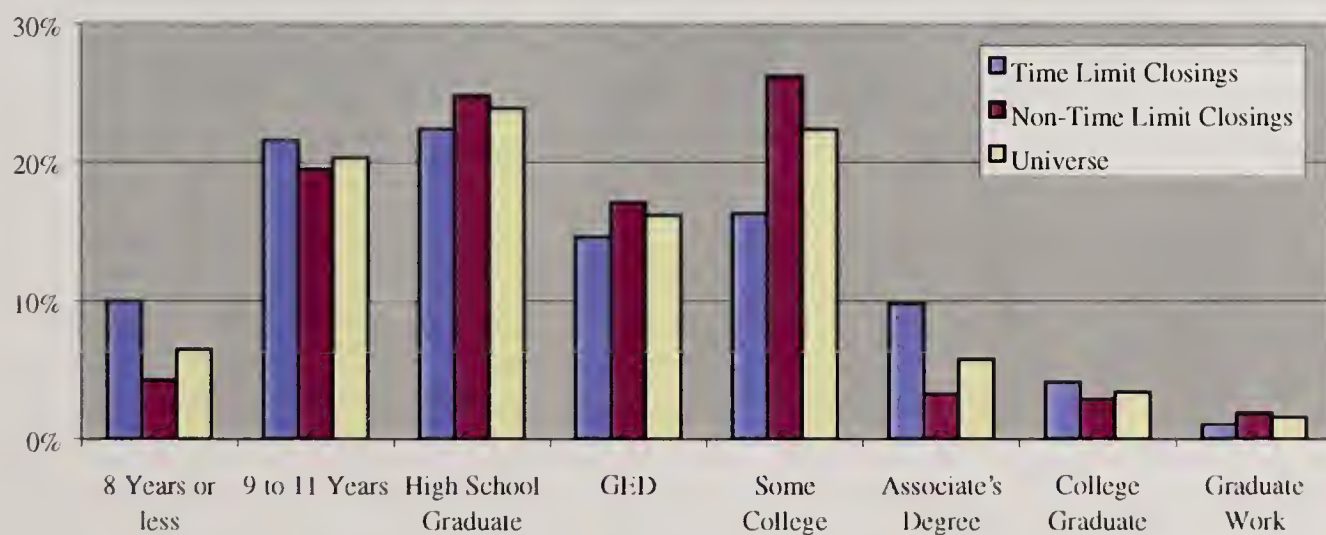
## 2.5 RESPONDENTS' EDUCATIONAL LEVEL

About one-third of respondents in both groups (31.4% in the time limit closings and 34.3% in the non-time limit closings) had college level education. Specifically, 16.3% of respondents in the time limit closings and 26.2% of respondents in the non-time limit closings had some college but no degree. Ten percent (9.8%) of respondents in the time limit closings and 3.3% of respondents in the non-time limit closings had an associates degree. Four percent (4.1%) of respondents in the time limit closings and 2.9% of respondents in the non-time limit closings were college graduates, and 1.1% of respondents in the time limit closings and 1.9% of respondents in the non-time limit closings had done graduate work or had a graduate degree.

Approximately two-fifths of respondents in both groups (37.0% in the time limit closings and 41.9% in the non-time limit closings) had a high school diploma or GED<sup>32</sup>.

One-third of respondents in the time limit closings (31.6%) and one-quarter of respondents in the non-time limit closings (23.8%) had 11 years or less of education<sup>33</sup>. (Figure 2.5).

**FIGURE 2.5 RESPONDENTS' EDUCATIONAL LEVEL**



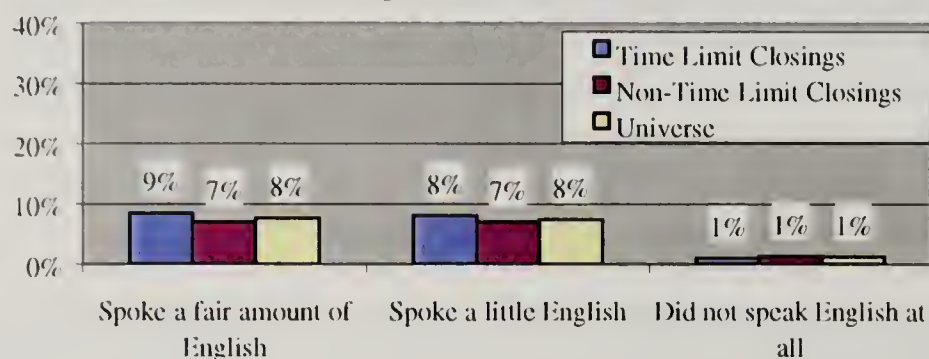
<sup>32</sup> Twenty-two percent (22.4%) in the time limit closings and 24.8% in the non-time limit closings had a high school diploma, and one-sixth (14.6% in the time limit closings and 17.1% in the non-time limit closings) had earned a GED.

<sup>33</sup> Ten percent (10.0%) of respondents in the time limit closings had 8 years or less of education and 21.6% had 9 to 11 years of education. Four percent (4.3%) of respondents in the time limit closings had 8 years or less of education and 19.5% had 9 to 11 years of education.

## 2.6 RESPONDENTS' LANGUAGE

Approximately one-sixth of respondents in both groups (17.6% in the time limit closings and 15.6% in the non-time limit closings) were limited in their ability to speak English. Of respondents in the time limit closings, 8.5% spoke a fair amount of English, 8.0% spoke only a little English, and 1.1% did not speak English at all. Of respondents in the non-time limit closings, 7.1% spoke a fair amount of English, 7.1% spoke only a little English, and 1.4% did not speak English at all (Figure 2.6A).

**FIGURE 2.6A RESPONDENTS WITH LIMITED ENGLISH-SPEAKING ABILITY**



Similarly, respondents who were limited in their ability to read English comprised 17.8% of the time limit closings and 13.8% of the non-time limit closings.<sup>34</sup>

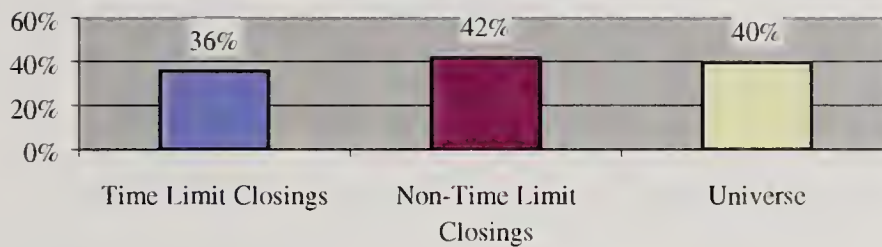
Approximately two-fifths of respondents (35.7% in the time limit closings and 41.9% in the non-time limit closings) used a language other than English at home (Figure 2.6B). The vast majority of these households spoke Spanish. Spanish-speaking households comprised 25.4% of the time limit closings and 32.4% of the non-time limit closings.<sup>35</sup> Of those respondents who spoke Spanish at home, nearly one-half (47.8%) in the time limit closings and three-fifths (61.8%) in the non-time limit closings spoke English well.

<sup>34</sup>Seven percent (6.7%) of respondents in the time limit closings could read a fair amount of English, 6.3% could read a little English and 4.8% could not read English at all. Four percent (4.3%) of respondents in the non-time limit closings could read a fair amount of English, 8.1% could read a little English, and 1.4% could not read English at all.

<sup>35</sup> Other languages spoken in the time limit closings were: Portuguese (2.6%), Russian (1.1%), Cambodian (0.9%), Cape Verdean/Haitian Creole (0.9%), French (0.2%), other (4.6%). Other languages spoken in the non-time limit closings were: Portuguese (1.0%), Russian (1.4%), Cambodian (0.5%), Cape Verdean/Haitian Creole (1.9%), German (0.5%), other (4.3%).



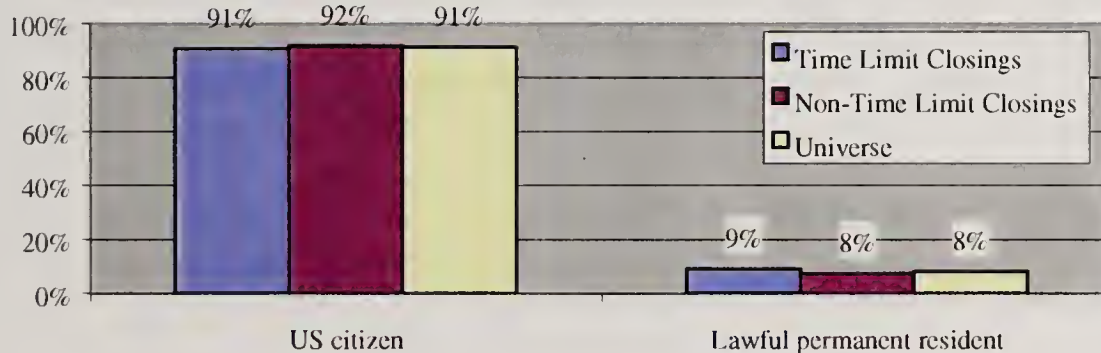
**FIGURE 2.6B RESPONDENTS WHO USE A LANGUAGE OTHER THAN ENGLISH AT HOME**



## 2.7 RESPONDENTS' CITIZENSHIP/BIRTHPLACE

Nine out of ten respondents (90.6% in the time limit closings and 91.9% in the non-time limit closings) were U.S. citizens. Nine percent (9.1%) of respondents in the time limit closings and 7.6% of respondents in the non-time limit closings were lawful permanent residents or green card holders<sup>36</sup> (Figure 2.7).

**FIGURE 2.7 RESPONDENTS' CITIZENSHIP STATUS**



### 2.7.1 Respondents' Birthplace

Eighty-six percent of respondents (85.8% in the time limit closings and 86.2% in the non-time limit closings) were born in the United States or Puerto Rico<sup>37</sup>. Countries in which at least one percent of the remaining respondents was born were:

- Dominican Republic – 4.1% of the time limit closings and 3.3% of the non-time limit closings;

<sup>36</sup> Citizenship information was missing on .004% of respondents in the time limit closings. Less than one percent (.005%) of respondents in the non-time limit closings said that they were neither a citizen, a lawful permanent resident, or a green card holder.

<sup>37</sup> Thirteen percent (13.3%) of respondents in the time limit closings and 11.9% of respondents in the non-time limit closings were born in Puerto Rico.

- ❑ Vietnam – 2.0% of the time limit closings and 2.9% of the non-time limit closings;
- ❑ Cambodia – 1.1% of the time limit closings and 0.5% of the non-time limit closings;
- ❑ Honduras – 1.0% of the non-time limit closings (0.0% of the time limit closings);
- ❑ Jamaica – 1.0% of the non-time limit closings and 0.2% of the time limit closings;
- ❑ Russia – 1.0% of the non-time limit closings and 0.9% of the time limit closings.

## 2.8 RESPONDENTS' WELFARE EXPERIENCE

Respondents provided information about the time they had spent on welfare, when and why they had left, and if they had returned to welfare after their case closed. (CSR interviewed respondents between October 1999 and April 2000, with reference to their welfare case closing that had occurred between December 1998 and April 1999.) For the most part, this section presents welfare histories as reported by respondents.

### 2.8.1 Respondents' Time Limit Status

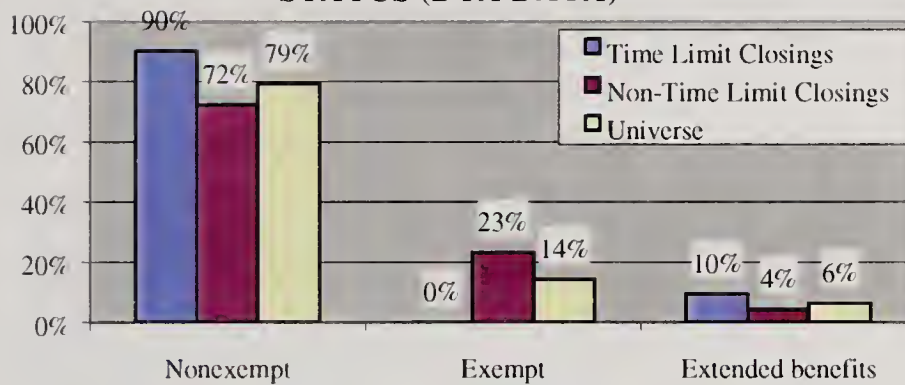
Massachusetts restricts receipt of welfare to 24 months within a continuous 60-month time period for each month that a household is classified as nonexempt from the time limit. Massachusetts exempts families in which the youngest child is under age 2 (excluding family cap children), families with a disabled member, teenage parents complying with program requirements, child only cases, and pregnant women expected to give birth within 120 days.<sup>38</sup> DTA will grant, under certain conditions and on a case by case basis, an extension of benefits for those who have reached their 24<sup>th</sup> month. A request for an extension of benefits can be made after the 22nd month of time-limited benefits, or at any time after reaching the 24<sup>th</sup> month, provided the request is made within the same continuous 60-month period. In addition, a household closed for the 24-month time limit may receive benefits afterwards if the household becomes exempt.

CSR's datafile included DTA data on respondents' time limit status, which is shown in Figure 2.8.1. By definition, the time limit closings were not exempt from the time limit; however, 9.5% of the time limit closings had had their benefits extended beyond their 24<sup>th</sup> month.<sup>39</sup> We lengthened the sampling period for the time limit closings to April 30, 1999 to include a sample of extension cases.

<sup>38</sup> As of September 2000, 73.7% of the state's welfare caseload had an exemption from the time limit.

<sup>39</sup> One time limit closing (.002%) was exempt pending a disability determination.

**FIGURE 2.8.1 RESPONDENTS' TIME LIMIT STATUS (DTA DATA)**

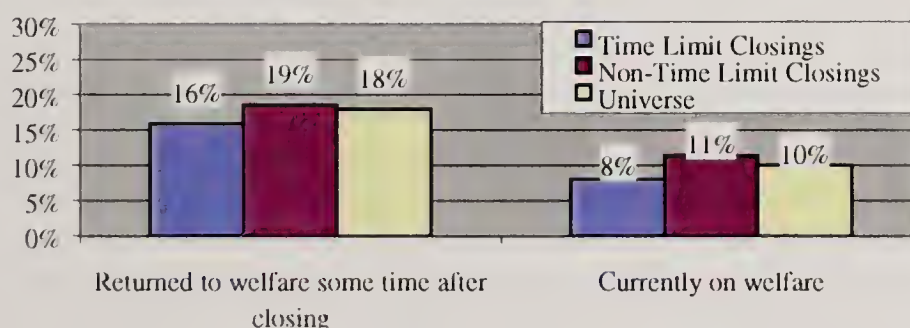


Twenty-three percent (23.3%) of the non-time limit closings were exempt from the time limit at the time that their welfare case closed. The remaining 72.4% was nonexempt from the time limit but left assistance for other reasons. Four percent (4.3%) had received extended benefits.<sup>40</sup>

## 2.8.2 Welfare Recidivism Among Respondents

Sixteen percent (15.9%) of respondents in the time limit closings and 18.6% of respondents in the non-time limit closings reported that they had returned to welfare by the time of the interview which took place, on average, 10 months<sup>41</sup> after the closing date used for this study. Eight percent (8.0%) of respondents in the time limit closings and 11.4% of respondents in the non-time limit closings reported being on welfare when interviewed<sup>42</sup> (Figure 2.8.2).

**FIGURE 2.8.2 RESPONDENTS' WELFARE STATUS AT INTERVIEW (SELF-REPORTED DATA)**



<sup>40</sup> Figure 2.8.1 shows the percentage of all respondents who had received extended benefits according to DTA records. CSR asked respondents who were still off welfare about getting extended benefits. Of those respondents who were still off welfare, 10.4% of respondents in the time limit closings and 6.2% of respondents in the non-time limit closings reported that they had received an extension of welfare benefits.

<sup>41</sup> We estimated average time between closing date and interview date by assuming that all respondents left on the 15<sup>th</sup> of the month and that all respondents were interviewed on the 15<sup>th</sup> of the month.

<sup>42</sup> It is possible for time limit families to re-establish eligibility for welfare after their 24<sup>th</sup> month by qualifying for an exemption to the time limit, or by being granted extended benefits.



CSR's data file contained DTA data on respondents' welfare status at the time of the interview. DTA records show higher levels of welfare receipt at the time of the interview than did survey data, in the order of approximately five percentage points higher. According to DTA records, 12.4% of the time limit closings and 16.2% of the non-time limit closings were on assistance at the time of the interview.

The time limit closings averaged 6 months off welfare before returning to welfare compared to an average of 7 months off for the non-time limit closings.<sup>43</sup>

### 2.8.3 Respondents Off Welfare – Why They Left

Nine in ten of the time limit closings (92.0%) and the non-time limit closings (88.6%) were off welfare when interviewed. Of these respondents, 91.2% in the time limit closings and somewhat more than one half (55.9%) in the non-time limit closings said they had left welfare involuntarily.

Eighty-five percent (85.4%) of respondents in the time limit closings gave the time limit as the primary reason for leaving welfare. Time limits (35.9%)<sup>44</sup> and employment (34.8%) were the primary reasons for leaving welfare given by respondents in the non-time limit closings. Employment was cited by 9.1% of respondents in the time limit closings.

Other commonly mentioned reasons for leaving welfare given by respondents in the non-time limit closings were that they were making too much money (7.1%), that they had gotten married or had gotten another source of support (6.0%) or that welfare wasn't worth it (5.4%). The percentage of respondents in the time limit closings giving these reasons were 0.2%, 0.2%, and 1.2%, respectively (Figure 2.8.3)<sup>45</sup>.

---

<sup>43</sup> To estimate average time between welfare spells, we used DTA's close dates and the return dates reported by the respondents. Because respondents gave only the month and year in which they returned to welfare, we derived the estimates of number of months off welfare by assuming that all respondents left assistance on the 15<sup>th</sup> of the month and returned on the 15<sup>th</sup> of the month. These estimates also assume that the current welfare spell was the first since the case closing used for this study. Respondents reported that their current welfare spell had begun over a twelve-month period from February 1999 to January 2000. September 1999 was a particularly active month for the non-time limit closings with nearly three out of ten (27.3%) going back on assistance during this month, which is the month when eligibility standards are raised to provide a clothing allowance.

<sup>44</sup> Because Departmental records show them leaving before reaching their time limit, respondents in the non-time limit closings who gave this reason might have been facing an impending time limit. Also the design of the survey questionnaire may have influenced some respondents to say that the time limit was the reason for their leaving because for households who said that the Department had cut them off, the survey questionnaire had a specific check off box only for the time limit explanation. Other explanations for why these respondents left had to be written in by the interviewers.

<sup>45</sup> Reasons for leaving welfare given by the remaining respondents were:

- ❑ 0.0% in the time limit closings and 3.8% in the non-time limit closings said that they had other benefits such as veterans or disability benefits.
- ❑ 1.4% in the time limit closings and 2.2% in the non-time limit closings said that they had failed to comply with a program requirement.

**FIGURE 2.8.3 PRIMARY REASON RESPONDENTS WHO WERE STILL OFF LEFT WELFARE (SELF-REPORTED DATA)**

**Time Limit Closings (n=419) Non-Time Limit Closings (n=184)**



## 2.8.4 Respondents' Welfare Spells

On average, the time limit closings reported significantly longer welfare stays than the non-time limit closings. Estimates of length of time on welfare were derived separately for continuous and non-continuous spells.

### 2.8.4.1 DURATION OF CONTINUOUS WELFARE SPELLS

Two-thirds (65.4%) of respondents in the time limit closings and 50.0% of respondents in the non-time limit closings reported being on welfare continuously before their welfare case closed. For these respondents, we estimated how long their continuous welfare spell had been by using the year in which respondents said they first received welfare and the year in which their welfare case closed according to DTA records. We used yearly calculations because respondents reported only the year in which they first began receiving assistance. Yearly estimates, however, overstate welfare use by assuming that respondents were on assistance the entire year at the start and end of the welfare spell.

Respondents in the time limit closings who were on welfare continuously before their welfare case closed reported receiving welfare for notably longer periods of time than comparable respondents in the non-time limit closings:

- ❑ 1.7% in the time limit closings and 1.6% in the non-time limit closings said that there were no eligible children in the household.
- ❑ 0.2% in the time limit closings and 1.1% in the non-time limit closings said that they had a temporary problem that was resolved.
- ❑ 0.5% in the time limit closings and 2.2% in the non-time limit closings had an unspecified explanation.



- Respondents in the time limit closings had continuous welfare spells that lasted an average of 9.7 years (n=301).
- Respondents in the non-time limit closings had continuous welfare spells that lasted an average of 6.3 years (n=105).

#### 2.8.4.2. NON-CONTINUOUS WELFARE SPELLS – TOTAL AMOUNT OF TIME ON WELFARE

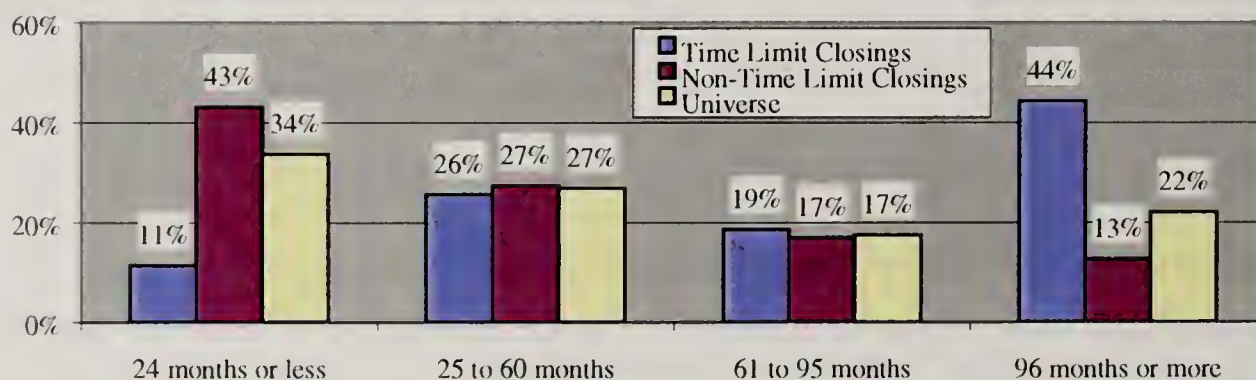
One-third (34.6%) of respondents in the time limit closings and 50.0% of respondents in the non-time limit closings reported breaks of at least one month in their previous welfare spell. CSR asked these respondents for the total amount of time they had spent on welfare.

As was the case with respondents who had been on welfare continuously, respondents in the time limit closings with breaks in their previous welfare spell reported longer stays on welfare overall than comparable respondents in the non-time limit closings:

- Of respondents in the time limit closings who had breaks in their previous welfare spell; 11.4% reported spending a total time of 24 months or less on welfare<sup>46</sup>; 25.7% reported spending a total time of 25 to 60 months on welfare; 18.6% reported spending a total time of 61 to 95 months on welfare; and 44.3% reported spending a total time of 96 or more months on welfare (n=140).
- Of respondents in the non-time limit closings who had breaks in their previous welfare spell, 43.2% reported spending a total time of 24 months or less on welfare; 27.3% reported spending a total time of 25 to 60 months on welfare; 16.9% reported spending a total time of 61 to 95 months on welfare; and 12.6% reported spending a total time of 96 or more months on welfare (n=95).

**FIGURE 2.8.4.2 TOTAL TIME ON WELFARE - RESPONDENTS WITH BREAKS IN THEIR PREVIOUS WELFARE SPELL (SELF-REPORTED DATA)**

**Time Limit Closings (n=140) Non-Time Limit Closings (n=95)**



<sup>46</sup> Some respondents' estimates of the time spent on welfare are inconsistent with DTA records.



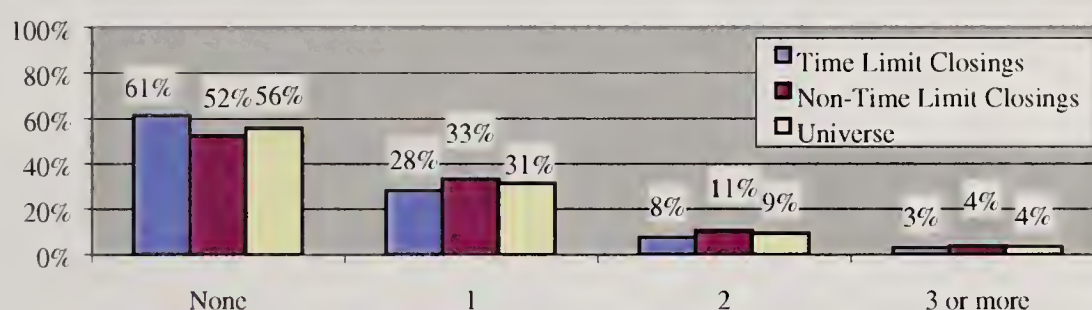
## 2.9 RESPONDENTS' HOUSEHOLDS

Respondents provided information on up to seven other adults age 18 or older who were living in their households, and on their children under age 18 who were not in the household. Respondents also identified individuals who joined or left their households after their welfare case closed.

### 2.9.1 Other Adults in the Household

Other adults were living in two-fifths (38.9%) of households in the time limit closings and nearly one-half (47.6%) of households in the non-time limit closings (Figure 2.9.1).

**FIGURE 2.9.1 NUMBER OF OTHER ADULTS IN RESPONDENTS' HOUSEHOLDS**



Of households in the time limit closings, 28.3% included one other adult; 7.6% had two other adults; and 3.1% had three or more adults. Of households in the non-time limit closings, 33.3% included one other adult; 10.5% had two other adults; and 3.8% had three or more other adults.

#### 2.9.1.1 GENDER OF OTHER ADULTS

Three-fifths of the other adults in respondents' households (59.8% in the time limit closings and 58.3% in the non-time limit closings) were males.

#### 2.9.1.2 RELATIONSHIP TO RESPONDENT

The other adults were mainly spouses or partners, parents or stepparents, the respondents' adult children, or respondents' siblings. In total, 14.4% of households in the time limit closings and 26.2% of households in the non-time limit closings had a spouse or partner present. (A spouse was present in 8.7% of households in the time limit closings and 14.8% of households in the non-time limit closings.<sup>47</sup> A partner was present in an additional 5.7% of households in the time limit closings and 11.4% of households in the non-time limit closings.)

Somewhat more than one-tenth of respondents' households in both groups (12.8% in the time limit closings and 12.4% in the non-time limit closings) included a parent or

<sup>47</sup> Earlier in the interview, CSR asked respondents if they were married. Nine percent (8.5%) of respondents in the time limit closings and 15.7% of respondents in the non-time limit closings reported being married.

stepparent. Ten percent (10.0%) of households in the time limit closings and 4.8% of households in the non-time limit closings had an adult child(ren) present. Five percent (4.8%) of respondents' households in the time limit closings and 4.3% of respondents' households in the non-time limit closings included a sibling of the respondent. The remaining adults were friends, roommates, other relatives of the respondent, other non-relatives, and relatives of the respondent's spouse or partner (Table 2.9.1.2).

**TABLE 2.9.1.2: OTHER ADULTS IN HOUSEHOLD**

	Time Limit Closings (%)	Non-Time Limit Closings (%)	Universe (%)
Spouse	8.7	14.8	12.4
Partner	5.7	11.4	9.2
Parent/Stepparent	12.8	12.4	12.6
Child	10.0	4.8	6.8
Sibling	4.8	4.3	4.5
Friend/Roommate	1.5	1.4	1.5
Other Relative	2.1	2.4	2.3
Other Non-Relative	0.7	1.9	1.4
Partner's Relative	1.3	3.0	2.6

### 2.9.2 Respondents' Children Under 18 not Living in the Household

Six percent (5.7%) of respondents in the time limit closings (26 cases) and 9.1% of respondents in the non-time limit closings (19 cases) had children under age 18 not living with them<sup>48</sup>. CSR collected data on up to three children not in the household; however, the number of cases involved is too small to do a comparative analysis<sup>49</sup>.

### 2.9.3 Changes In Respondents' Households After Welfare

CSR asked respondents if there was anyone whom they were living with now, including children, who was not in the household the month they left welfare. CSR then asked if there was anyone who had left the household after respondents left welfare. As in the previous section, the numbers involved are too small to do a comparative analysis.

<sup>48</sup> Of households with children under age 18 not living at home, 23.1% in the time limit closings and 10.5% in the non-time limit closings were receiving assistance when interviewed.

<sup>49</sup> Based on weighted data on the universe of closings, the average and median age of the children not in the household was 11 years old. Forty-four percent (43.5%) were males. Forty-four percent (43.5%) were living with their other parent; 14.5% were in a foster home; 40.6% were with another relative; and 1.4% were in some other arrangement (unspecified). About three-fifths (57.7%) left the household prior to 1998; one-quarter (25.0%) left in 1998; and 17.4% left in 1999. (Nine (9) children were in foster care. Five of these children left the home in 1998 and one left in 1999. When the other three children left the home is unknown.)



Based on weighted data for the universe of closings, the transition off welfare seems to have had little effect on marriage rates. After leaving welfare, a spouse joined the household in 2.6% of the cases and a spouse left the household in 1.1% of the cases.

## 2.10 SUMMARY

In this chapter we compared the demographics, welfare histories and household composition of respondents in the time limit closings and respondents in the non-time limit closings. Households in the time limit closings were the first families to reach the state's 24-month time limit between December 1998 and February 1999 whereas 23.3% of the non-time limit closings was exempt from the time limit and 76.7% had a time limit but left welfare before reaching their 24<sup>th</sup> month. Comparing the two groups of closings is complicated by the fact that about one-third (35.9%) of the non-time limit closings said that they had left welfare because of the time limit.<sup>50</sup> That they left before reaching their 24<sup>th</sup> month, however, indicates some difference between them and the time limit closings, and that is borne out here. But there were also similarities.

### 2.10.1 Similarities Between the Time Limit Closings and the Non-Time Limit Closings<sup>51</sup>

#### Demographics

- ❑ *Gender* - approximately 95% of respondents in both groups were female.
- ❑ *Race* - approximately three-fifths of respondents in both groups (63.3% in the time limit closings and 59.2% in the non-time limit closings) were White and one-fifth (18.3% in the time limit closings and 20.7% in the non-time limit closings) were Black/African American.
- ❑ *Ethnicity* - three out of ten respondents (27.2% in the time limit closings and 30.5% in the non-time limit closings) were of Hispanic or Latino descent.
- ❑ *Marital Status* – three-fifths of respondents (57.8% in the time limit closings and 59.0% in the non-time limit closings) had never been married.
- ❑ *English-speaking ability* - 17.6% of respondents in the time limit closings and 15.6% of respondents in the non-time limit closings were limited in their ability to speak English.
- ❑ *U.S. citizenship* - nine out of ten respondents (90.6% in the time limit closings and 91.9% in the non-time limit closings) were U.S. citizens, and 9.1% of respondents in the time limit closings and 7.6% of respondents in the non-time limit closings were lawful permanent residents or green card holders.

#### Welfare Status

- ❑ *Welfare recidivism* - 15.9% of households in the time limit closings and 18.6% of households in the non-time limit closings had returned to welfare by the time of the interview, which took place, on average, 10 months after respondents had left welfare. Eight percent (8.0%) of households in the time limit closings and 11.4% of households in the non-time limit closings were on welfare when interviewed.

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<sup>50</sup> CSR only asked respondents who were still off welfare when interviewed why they had left

<sup>51</sup> Statistically significant differences between the two groups at the 10 percent level were not found.



### Household Composition

- ❑ *Other adults in respondents' households* - 38.9% of respondents in the time limit closings were living in households where other adults were present as were 47.6% of respondents in the non-time limit closings. (These percentages include spouses and partners.)

## 2.10.2 Differences Between the Time Limit Closings and the Non-Time Limit Closings<sup>52</sup>

### Demographics

- ❑ *Age* - respondents in the time limit closings were older than respondents in the non-time limit closings with an average age of 35 years and 32 years old, respectively.
- ❑ *Marital Status* – 8.5% of respondents in the time limit closings compared to 15.7% of respondents in the non-time limit closings were married when interviewed.
- ❑ *Education* – 15.0% of respondents in the time limit closings had an associates degree or higher, compared to 8.1% of respondents in the non-time limit closings, while 31.6% of respondents in the time limit closings did not have a high school diploma or GED compared to 23.8% of respondents in the non-time limit closings.
- ❑ *Spouses/partners* – 14.4% of households in the time limit closings included a spouse or partner, compared to 26.2% of households in the non-time limit closings.

### Length of Welfare Spells

- ❑ *Welfare spells* – on average, respondents in the time limit closings reported notably longer spells on welfare prior to their case closing than respondents in the non-time limit closings. For example, of those respondents reporting breaks in their previous welfare spell, 44.3% in the time limit closings compared to 12.6% in the non-time limit closings said that they had been on welfare for a total of 96 months or more.

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<sup>52</sup> These differences were statistically significant at the 1 percent level.

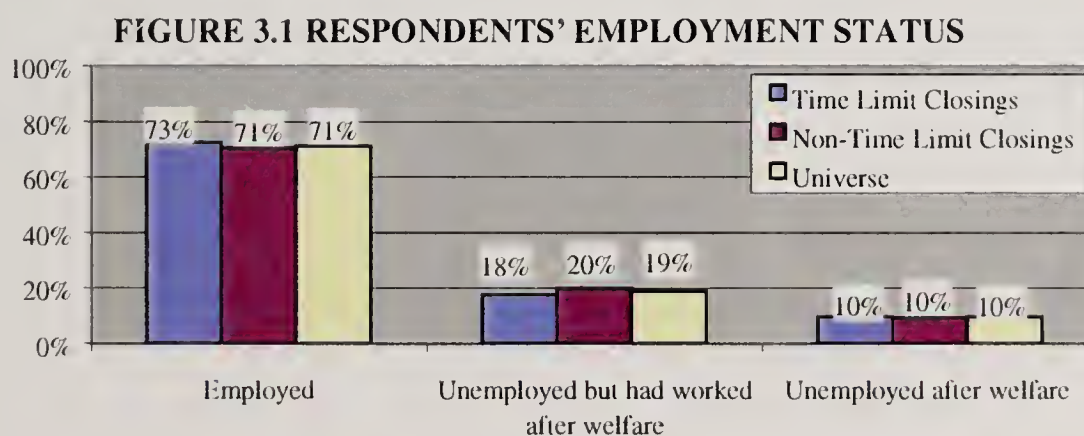
### 3.0 RESPONDENTS' EMPLOYMENT EXPERIENCES AFTER WELFARE

In this chapter we present data on respondents who were employed at the time of the interview, including their earnings, hours of employment, length of time on the job, occupation, and employment benefits. Respondents employed part-time explain why. Respondents who left jobs after leaving welfare give their reasons for doing so, and unemployed respondents who were not looking for work at the time of the interview explain why. Respondents' child-care needs because of their work or schooling are discussed at the end of the chapter.

We include weighted statistics describing the universe of closings in the charts and tables; however, the narrative continues to focus on comparing outcomes of the time limit closings and non-time limit closings.

#### 3.1 RESPONDENTS' EMPLOYMENT STATUS

Seven out of ten respondents in both the time limit closings (72.6%) and the non-time limit closings (70.5%) were employed at the time of the interview. An additional one out of five respondents (17.6% in the time limit closings and 20.0% in the non-time limit closings) had been employed after leaving welfare but were unemployed at the time of the interview. Ten percent of respondents in the time limit closings (9.8%) and in the non-time limit closings (9.5%) had not been employed after welfare (Figure 3.1).



When households on welfare at the time of the interview are excluded, respondents' employment rates rise to 74.9% for the time limit closings and 75.3% for the non-time limit closings.

#### 3.2 EMPLOYED RESPONDENTS – EARNINGS, HOURS OF EMPLOYMENT, LENGTH OF TIME ON THE JOB

Over 90% of respondents who were employed (92.8% in the time limit closings and 92.6% in the non-time limit closings) had one job. Seven percent of employed

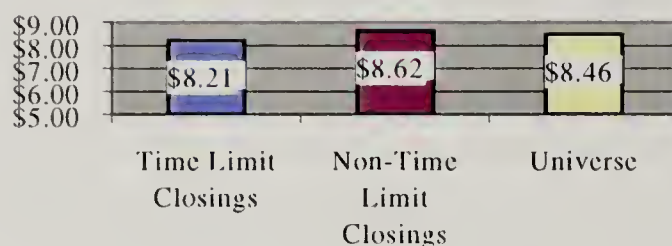
respondents in the time limit closings (6.6%) and non-time limit closings (7.4%) had two jobs. One percent in the time limit closings (0.6%) had three jobs.

### 3.2.1 Average Earnings and Hours of Employment – Primary Job

On average, the hourly wage of respondents in the time limit closings was similar to that of respondents in the non-time limit closings, but their average weekly hours of work and their average weekly wages were less<sup>53</sup>.

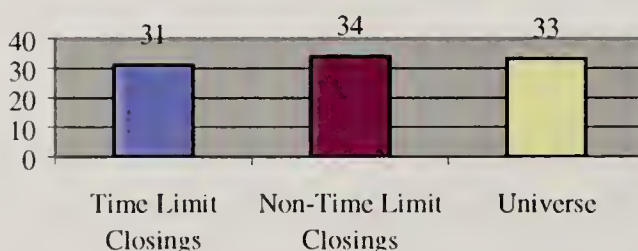
Respondents in the time limit closings were earning an average of \$8.21 an hour at their primary job, compared to an average of \$8.62 an hour for respondents in the non-time limit closings.

**FIGURE 3.2.1a: RESPONDENTS' AVERAGE HOURLY EARNINGS**



Respondents in the time limit closings worked an average of 31 hours a week at their primary job, compared to an average of 34 hours a week for respondents in the non-time limit closings.

**FIGURE 3.2.1b: RESPONDENTS' AVERAGE WEEKLY HOURS OF WORK (HRS)**

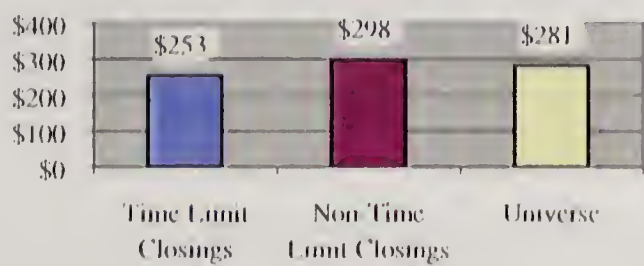


<sup>53</sup> Differences in hourly wages between the two groups of respondents were not statistically significant at the 10 percent level. Differences in weekly hours of employment and weekly wages were statistically significant at the 1 percent level.



Average weekly earnings of respondents in the time limit closings and non-time limit closings were \$253 and \$298, respectively.<sup>54</sup> These average weekly earnings would be equivalent to annual earnings of \$13,156 for respondents in the time limit closings and \$15,496 for respondents in the non-time limit closings, based on 52 weeks of employment.

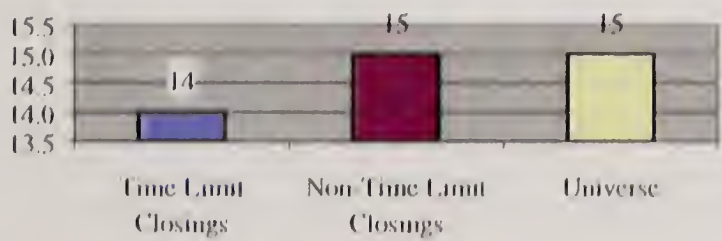
**FIGURE 3.2.1c: RESPONDENTS' AVERAGE WEEKLY EARNINGS**



**3.2.2 Length of Time on the Job**

The average length of time on the job was 14 months for respondents in the time limit closings and 15 months for respondents in the non-time limit closings (Figure 3.2.2). The median number of months at their primary job was 10 for respondents in both groups.<sup>55</sup> On average, respondents were interviewed 10 months after leaving welfare so that it would appear that a sizeable number of respondents had been employed while on assistance.

**FIGURE 3.2.2: RESPONDENTS' AVERAGE TIME ON THE JOB (MONTHS)**



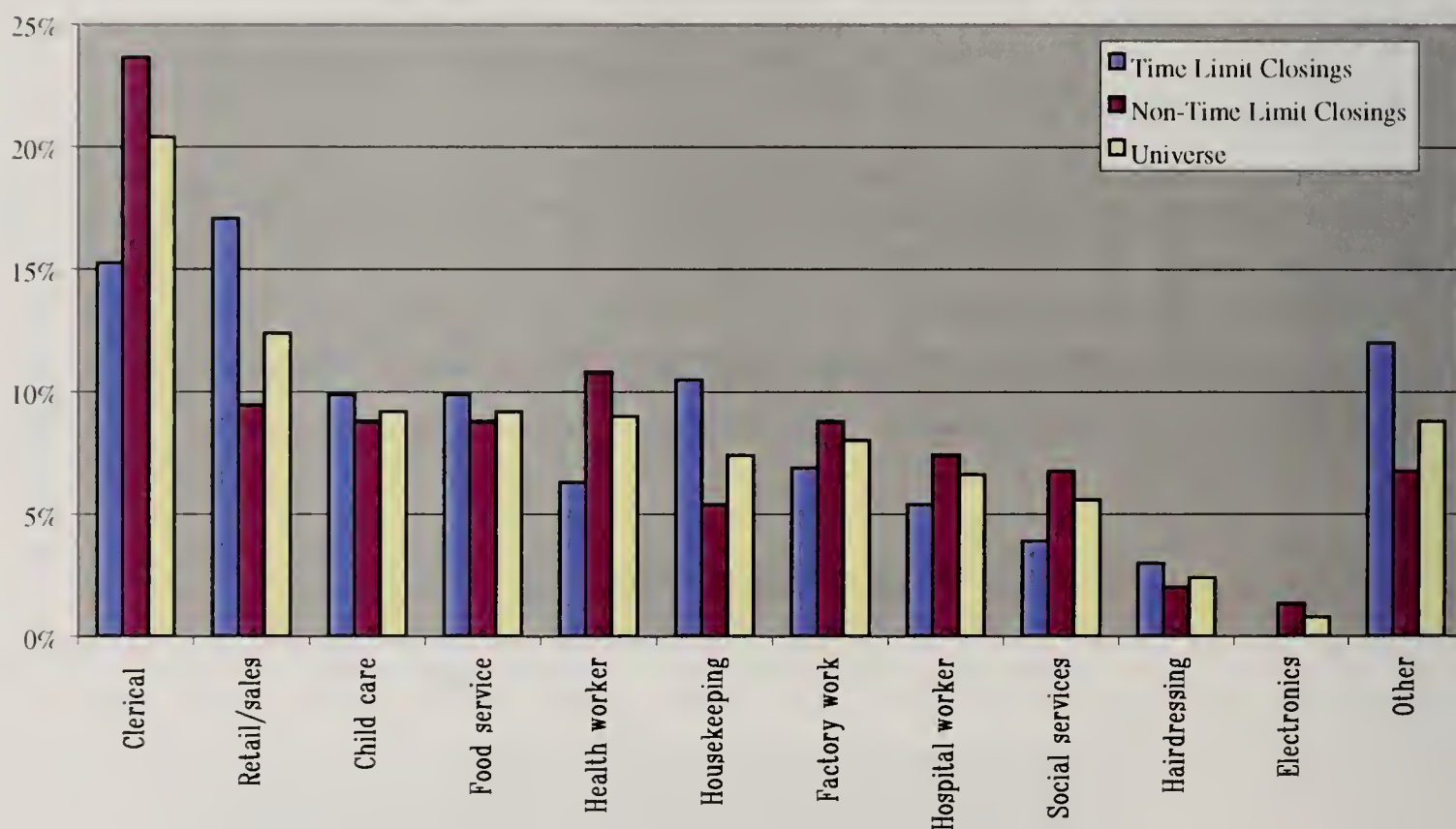
<sup>54</sup> Median hourly earnings from their primary job were \$7.73 for respondents in the time limit closings and \$8.88 for respondents in the non-time limit closings. The median number of hours worked weekly at their primary job were 32 for respondents in the time limit closings and 37 for respondents in the non-time limit closings. Median weekly earnings of respondents in the time limit closings were \$240 compared to \$301 for respondents in the non-time limit closings.

### 3.3 OCCUPATIONS OF EMPLOYED RESPONDENTS

Respondents were most commonly employed in retail/sales, clerical work, housekeeping, child care, health care, food service, and factory work. Retail/sales and clerical work were the most common occupations of respondents who were employed in the time limit closings, with approximately one-sixth working in each area (17.1% in retail/sales and 15.3% in clerical work). An additional 10.5% were doing housekeeping, 9.9% were providing child care, and 9.9% were food service workers.

About one-quarter (23.6%) of respondents who were employed in the non-time limit closings held a clerical position; ten percent worked as a health worker (10.8%) or in retail/sales (9.5%); and nine percent were providing child care (8.8%), were food service workers (8.8%), or were factory workers (8.8%). Figure 3.3 gives a complete breakdown of respondents' occupations.

FIGURE 3.3: RESPONDENTS' OCCUPATIONS



Five percent of respondents in both the time limit (4.8%) and non-time limit (4.7%) closings were self-employed.

<sup>55</sup> We estimated length of time on the job by comparing the date respondents said they started their job to their interview date.



### 3.4 EMPLOYMENT BENEFITS

Respondents who were employed in the time limit closings were less likely than respondents who were employed in the non-time limit closings to have employment benefits as shown in Table 3.4.<sup>56</sup>

**TABLE 3.4: PERCENTAGE OF RESPONDENTS WITH EMPLOYMENT BENEFITS**

	Time Limit Closings (%)	Non-Time Limit Closings (%)	Universe (%)
Paid sick leave	38.9	52.0	47.0
Paid vacation days	48.3	59.9	55.3
Health insurance option	45.0	56.8	52.2
Transportation subsidy	3.7	6.8	5.6

Two-fifths of employed respondents in the time limit closings had paid sick leave compared to one-half of employed respondents in the non-time limit closings. One-half of employed respondents in the time limit closings had paid vacation days compared to three-fifths of employed respondents in the non-time limit closings. Somewhat less than one-half (45.0%) of employed respondents in the time limit closings had jobs that offered health insurance, compared to 56.8% of employed respondents in the non-time limit closings.<sup>57</sup> Of respondents who were employed, 3.7% in the time limit closings and 6.8% in the non-time limit closings had jobs that offered a transportation subsidy.

### 3.5 GETTING TO AND FROM WORK

Driving was the most common mode of transportation to and from work with 45.5% of respondents who were employed in the time limit closings and 55.6% of respondents who were employed in the non-time limit closings reporting that they drove to work. One quarter (24.8%) of employed respondents in the time limit closings and one-sixth (16.7%) of employed respondents in the non-time limit closings used public transportation. Sharing a ride was the third most common way of getting to work, used by 13.6% of employed respondents in the time limit closings and 12.5% of employed respondents in the non-time limit closings (Figure 3.5).

Less than five percent of respondents who were employed in both groups had a government subsidy to help pay for work-related transportation costs. Excluding those who walked to work or worked at home, 3.9% of employed respondents in the time limit

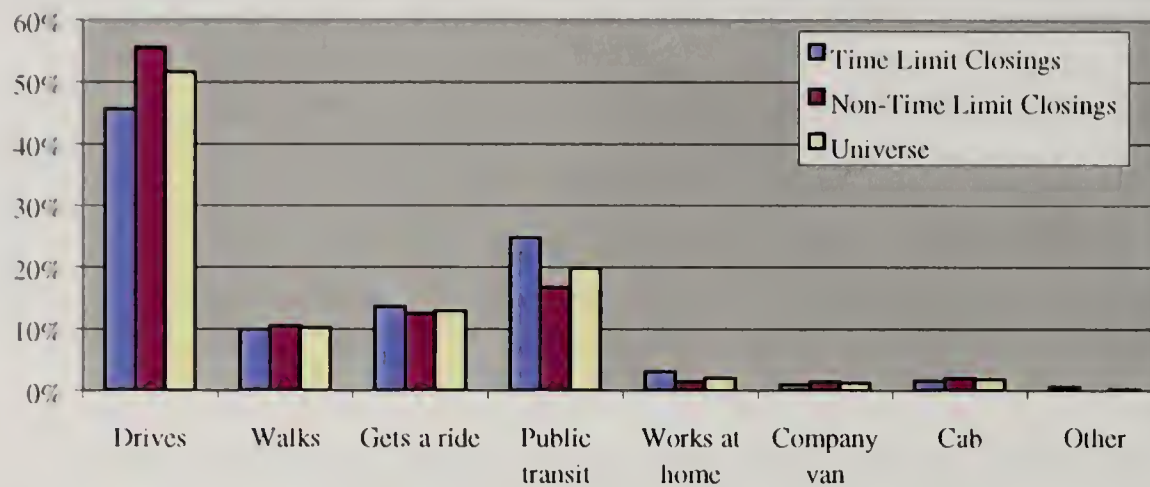
<sup>56</sup> Differences between the two groups in sick leave benefits were statistically significant at the 1 percent level, while differences in vacation benefits and health insurance options were statistically significant at the 5 percent level. Differences between the two groups in transportation subsidies were not statistically significant.

<sup>57</sup> As reported in Section 4.4.3, the vast majority of respondents had government-sponsored MassHealth coverage for themselves and their children.



closings and 2.3% of employed respondents in the non-time limit closings were receiving a public transportation subsidy.

**FIGURE 3.5: HOW RESPONDENTS GET TO WORK**



Average commute times one way were 23 minutes for respondents in the time limit closings and 22 minutes for respondents in the non-time limit closings.<sup>58</sup>

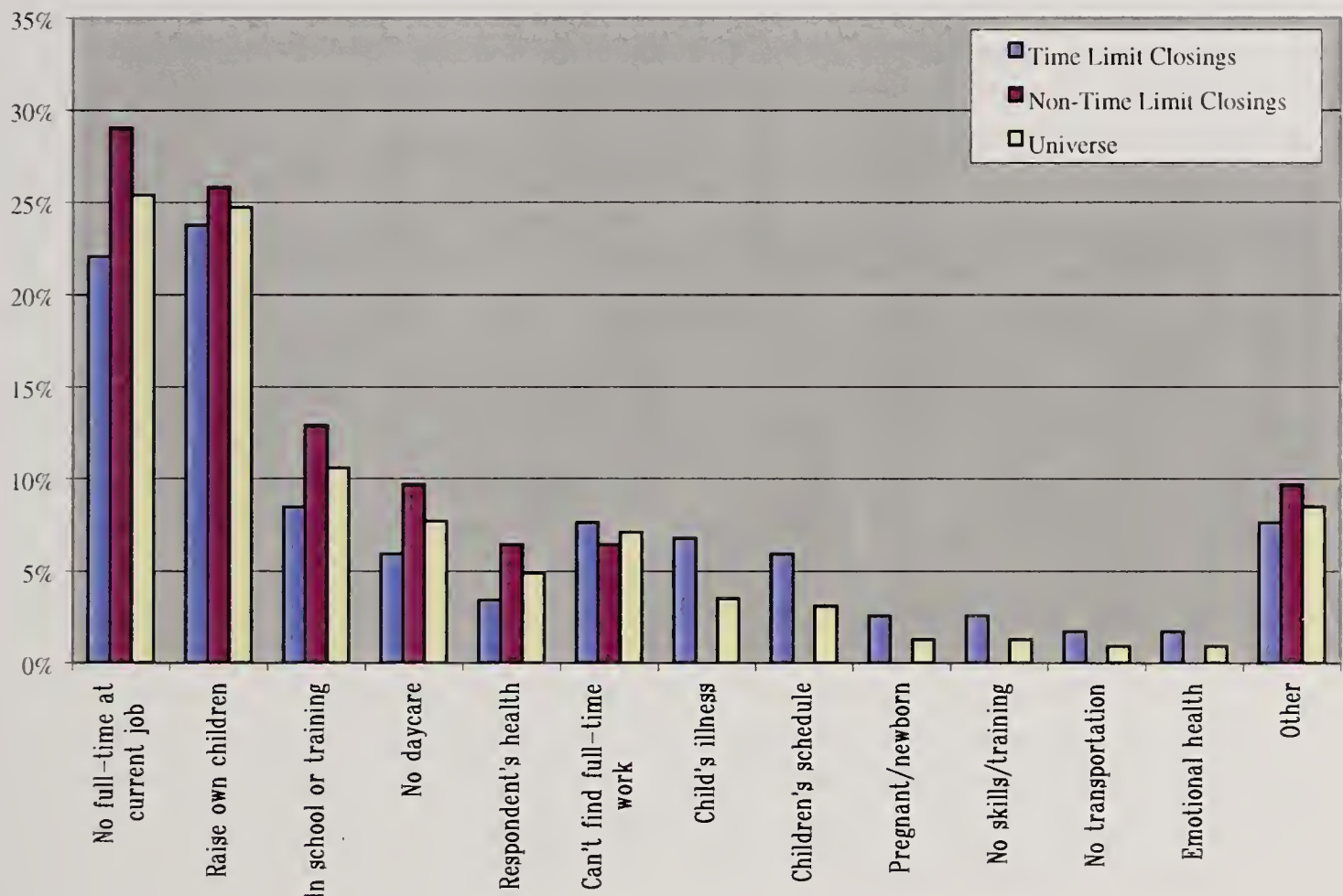
### 3.6 PART-TIME WORK

About one-third (35.3%) of respondents who were employed in the time limit closings compared to one-fifth (21.1%) of respondents who were employed in the non-time limit closings were working less than 30 hours a week.<sup>59</sup> The main reason given by part-time workers in both groups for not being interested in or, if interested, not working full-time was either the unavailability of full-time work at their present job or wanting to raise their children. Twenty-two percent (22.0%) of part-time workers in the time limit closings and 29.0% of part-time workers in the non-time limit closings said that full-time work was unavailable at their present job. Approximately one-quarter of part-time workers in the time limit closings (23.7%) and in the non-time limit closings (25.8%) said that they wanted to raise their children (Figure 3.6).

<sup>58</sup> Approximately two-fifths of respondents in both groups (41.1% in the time limit closings and 45.5% in the non-time limit closings) took their child(ren) to child care or school on their way to work. On average respondents in the time limit closings reported spending an additional 11 minutes, and respondents in the non-time limit closings reported spending an additional 12 minutes, transporting their child(ren) to child care or school.

<sup>59</sup> The difference was statistically significant at the 1 percent level.

**FIGURE 3.6: WHY RESPONDENTS ARE WORKING PART-TIME**



### 3.7 EMPLOYED RESPONDENTS – OTHER JOBS SINCE LEAVING WELFARE

Seven out of 10 respondents who were employed in the time limit closings (69.7%) and 64.2% of respondents who were employed in the non-time limit closings were working at the same job since they left welfare. Seventeen percent (17.4%) of employed respondents in the time limit closings and 26.4% of employed respondents in the non-time limit closings had worked at another job in addition to their present job since leaving welfare. Thirteen percent (12.9%) of respondents who were employed in the time limit closings had worked at three or more jobs (including their present job) after leaving welfare as did 9.5% of respondents who were employed in the non-time limit closings. It is unclear, however, to what extent these additional jobs were main or second jobs.

### 3.8 UNEMPLOYED RESPONDENTS

Nearly 30% of respondents in both groups (27.4% in the time limit closings and 29.5% in the non-time limit closings) were unemployed when interviewed. Unemployed respondents in the time limit closings were more likely to be looking for a job when interviewed than unemployed respondents in the non-time limit closings, 59.5% and 41.0%, respectively<sup>60</sup>.

<sup>60</sup> The difference is statistically significant at the 5 percent level.



Those in the time limit closings who were looking for a job had been job hunting for an average of 9 weeks, and had spent an average of 6 hours in the past week searching for a job. Those in the non-time limit closings who were looking for a job had been job hunting for an average of 7 weeks, and had spent an average of 14 hours in the past week searching for a job.

### **3.8.1 Why Respondents Were Not Working Or Looking For Work**

Common reasons given by respondents for not working or not looking for work were that they needed more experience, that they were depressed, and/or that they wanted to take care of their children. Specifically, CSR read respondents who were unemployed a list of twenty reasons for not working or not looking for work, and asked if any applied to them. Unemployed respondents in both types of closings gave an average of four reasons for not working or not looking for work.

The main reasons given by respondents who were unemployed in the time limit closings were:

- ☐ Respondent needed more experience (39.8%)
- ☐ Respondent was depressed or overwhelmed (36.4%)
- ☐ Respondent wanted to stay home with child(ren) (35.3%)
- ☐ Respondent couldn't find a job that pays enough (33.9%)
- ☐ Respondent couldn't find any job (30.5%)

The main reasons given by respondents who were unemployed in the non-time limit closings were:

- ☐ Respondent needed more experience (45.0%)
- ☐ Respondent needed more skills or education (41.7%)
- ☐ Respondent was depressed or overwhelmed (38.3%)
- ☐ Respondent wanted to stay home with child(ren) (31.7%)
- ☐ Respondent could not find satisfactory, affordable child care (28.8%)

### **3.9 UNEMPLOYED RESPONDENTS WHO HAD A JOB AFTER WELFARE**

One fifth of respondents in the time limit closings (17.6%) and in the non-time limit closings (20.0%) were unemployed when interviewed but had worked after leaving welfare<sup>61</sup>. Average earnings and average weekly hours of employment for these respondents were lower for the time limit closings than the non-time limit closings<sup>62</sup>. Average hourly earnings of unemployed respondents from the last job they had after leaving welfare were \$7.17 in the time limit closings, compared to \$8.42 in the non-time limit closings. The average weekly hours of employment at their last job were 30 for the time limit closings and 36 for the non-time limit closings. Average weekly earnings from

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<sup>61</sup> Ten percent (9.8%) of respondents in the time limit closings and 9.5% of respondents in the non-time limit closings had never been employed after leaving welfare.

<sup>62</sup> The differences were statistically significant at the 1 percent level.



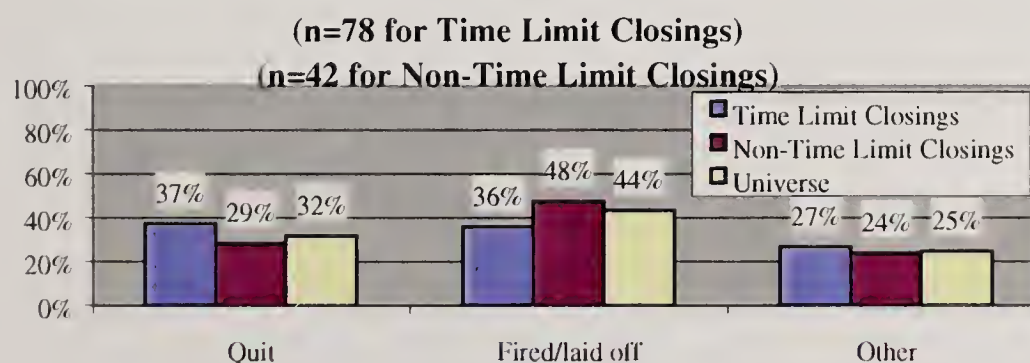
their last job were \$220 in the time limit closings and \$307 in the non-time limit closings<sup>63</sup>

On average, these unemployed respondents in both groups spent 10 months working at their last job. (The median number of months spent working at their last job was 4 for both groups.) Because these respondents were interviewed, on average, 10 months after leaving welfare, and because approximately three in ten in both the time limit closings (28.6%) and the non-time limit closings (27.5%) reported being on their last job for more than ten months, it would appear that, after leaving welfare, a number of these unemployed respondents left jobs that they had had while on welfare.

Common occupations for unemployed respondents who had worked after welfare were factory work (14.8% in the time limit closings and 26.2% in the non-time limit closings); clerical work (16.0% in the time limit closings and 14.3% in the non-time limit closings); retail/sales (13.6% in the time limit closings and 23.8% in the non-time limit closings); and housekeeping (11.1% in the time limit closings and 7.1% in the non-time limit closings).

Of those unemployed respondents who had a job after leaving welfare, 35.9% in the time limit closings, compared to 47.6% in the non-time limit closings were fired or laid off from their last job. Nearly two-fifths (37.2%) in the time limit closings and 28.6% in the non-time limit closings had quit their last job.<sup>64</sup> The reason for terminating employment is unknown for the remaining individuals (Figure 3.9). (The next section discusses specific reasons for leaving their jobs.)

**FIGURE 3.9: UNEMPLOYED RESPONDENTS -- HOW THEIR LAST JOB AFTER WELFARE WAS TERMINATED**



Seven out of ten (69.6%) unemployed respondents in the time limit closings and 61.0% of unemployed respondents in the non-time limit closings who had worked after leaving

<sup>63</sup> Median hourly earnings from the last job they had after leaving welfare were \$6.75 for unemployed respondents in the time limit closings and \$7.88 for unemployed respondents in the non-time limit closings. The median number of hours worked weekly for these individuals was 31 in the time limit closings and 40 in the non-time limit closings. Median weekly earnings from their last job were \$200 in the time limit closings and \$280 in the non-time limit closings.

<sup>64</sup> The differences were not statistically significant.

welfare had only one job. Approximately one-fifth in both groups had worked at two jobs after leaving welfare (22.8% in the time limit closings and 19.5% in the non-time limit closings). The remaining 7.6% in the time limit closings and 19.5% in the non-time limit closings had worked at more than two jobs after leaving welfare. It is unclear, however, to what extent these jobs were main or second jobs.

### 3.10 WHY RESPONDENTS LEFT JOBS

The main reasons for leaving jobs that they had after welfare were generally different for respondents who were employed than for respondents who were unemployed when interviewed. Employed respondents who left a job after welfare frequently said it was to take a better job or because their previous job did not pay enough. Unemployed respondents who left a job after welfare frequently said it was because they were fired or laid off, or that they had health problems. Both employed and unemployed respondents in both groups also cited child-care problems as a common reason for leaving a job.

Specifically, CSR read a list of fifteen reasons why some people leave jobs and asked these respondents to indicate if any of the reasons was a factor in their decision to leave any of the jobs they had after leaving welfare<sup>65</sup>. Respondents gave an average of three reasons for leaving jobs.

The main reasons for leaving a job given by employed respondents in both groups were:

- ❑ Respondent took a better job (55.0% in the time limit closings and 46.2% in the non-time limit closings)
- ❑ Job didn't pay enough (44.0% in the time limit closings and 32.7% in the non-time limit closings)
- ❑ Respondent had to miss work to take care of child(ren) (25.0% in the time limit closings and 34.6% in the non-time limit closings)
- ❑ In addition, not liking the job (32.0%) and that the job was seasonal (31.0%) were two other common reasons given by employed respondents in the time limit closings, while family responsibilities (32.7%) and additional child-care problems (28.8%) were two other common reasons given by employed respondents in the non-time limit closings.

The main reasons given by unemployed respondents in both groups were:

- ❑ Respondent had to miss work to take care of child(ren) (26.6% in the time limit closings and 40.0% in the non-time limit closings).
- ❑ Respondent was fired or laid off (35.0% in the time limit closings and 31.7% in the non-time limit closings)
- ❑ Respondent had health problems (30.0% in the time limit closings and 35.0% in the non-time limit closings)
- ❑ Family responsibilities (30.0% in the time limit closings and 32.5% in the non-time limit closings)

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<sup>65</sup> CSR also asked these respondents if there had been a period of time since leaving welfare when they were unemployed but wanted to work. Two-fifths (38.1% in the time limit closings and 41.1% in the non-time limit closings) said yes.



- Respondent didn't like the job (21.5% in the time limit closings and 26.2% in the non-time limit closings)

### 3.11 ALL RESPONDENTS – SIDE JOBS

After leaving welfare, one in five respondents in both groups (19.6% in the time limit closings and 21.4% in the non-time limit closings) had side jobs such as babysitting, doing hair, occasionally cleaning houses or doing day labor. Nine percent (8.5%) of respondents in the time limit closings and 10.0% of respondents in the non-time limit closings had done such work within the past month.

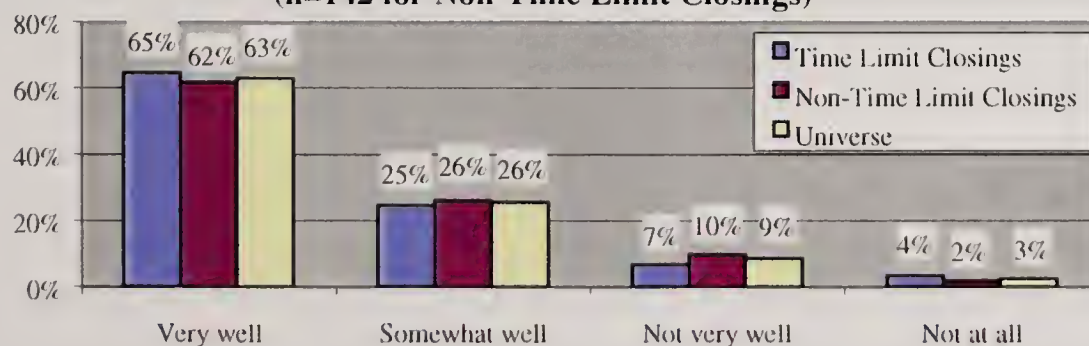
After leaving welfare, about seven percent of respondents in both groups (6.3% in the time limit closings and 7.6% in the non-time limit closings) reported working informally and getting paid under the table.<sup>66</sup>

### 3.12 ADEQUACY OF CHILD-CARE ARRANGEMENTS FOR WORK OR SCHOOL

Their present child-care arrangements met the needs of the vast majority of respondents in both groups who were employed or in school. Approximately three-fifths of these respondents (64.7% in the time limit closings and 62.0% in the non-time limit closings) said that their child-care arrangements met their needs very well. An additional one-quarter of these individuals (24.8% in the time limit closings and 26.1% in the non-time limit closings) said that their child-care arrangements met their needs somewhat well.

Seven percent (6.9%) of respondents employed or in school in the time limit closings and 9.9% of these respondents in the non-time limit closings had arrangements that did not meet their needs very well, and 3.6% in the time limit closings and 2.1% in the non-time limit closings had arrangements that did not meet their needs at all (Figure 3.12).

**FIGURE 3.12: HOW WELL CHILD-CARE  
ARRANGEMENT MEETS NEEDS OF RESPONDENTS  
EMPLOYED OR IN SCHOOL**  
(n=306 for Time Limit Closings)  
(n=142 for Non-Time Limit Closings)



<sup>66</sup> These side jobs and informal jobs were in addition to any jobs that respondents had already reported.



### 3.12.1 Child-Care Needs Outside of Regular Business Hours Because of Work or School

One-third of respondents employed or in school in both groups (34.1% in the time limit closings and 32.4% in the non-time limit closings) needed child care outside of normal business hours because of their work or schooling. More than one-half of these individuals needed child care in the evening or night, and/or on weekends.

Approximately two-fifths of these respondents needed early morning (before 7:30 am) care (Table 3.12.1).<sup>67</sup>

**TABLE 3.12.1: CHILD-CARE NEEDS OUTSIDE OF REGULAR BUSINESS HOURS BECAUSE OF EMPLOYMENT OR SCHOOL**

	Time Limit Closings (%) (n=331)	Non-Time Limit Closings (%) (n=148)	Universe (%)
Need child care outside of regular business hours	34.1	32.4	33.1
If Yes:	(n=111)	(n=48)	
Need early morning child care	44.1	41.7	42.7
Need night or evening child care	54.1	69.4	63.3
Need weekend child care	67.9	65.3	66.3

### 3.12.2 Problems With Child Care

CSR asked all employed respondents, and unemployed respondents who had worked after leaving welfare, if they had lost or quit a job or training program since leaving welfare because of problems with getting or keeping adequate child care. Nine percent (8.6%) in the time limit closings and 14.5% in the non-time limit closings reported that they had.

CSR asked these same respondents if they had been unable to take a job or participate in a training program since leaving welfare because of problems getting or keeping adequate child care. Approximately one-sixth (17.6% in the time limit closings and 17.1% in the non-time limit closings) reported that they had.

<sup>67</sup> Twenty-seven percent (27.4%) of respondents in the time limit closings and 21.4% of respondents in the non-time limit closings employed or in school reported that a sibling had provided care for a younger child while the respondent was at work or in school. Twenty-three percent (23.4%) in the time limit closings and 34.5% in the non-time limit closings reported that the other parent, or the respondent's spouse or partner had provided care while the respondent was at work or school. In three-quarters of the cases where the respondent's spouse or partner provided care (74.7% in the time limit closings and 74.5% in non-time limit closings), the respondent and her/his partner had arranged their schedules so that one or the other was available to take care of the child(ren) when the other was at work or school.

Eight percent (7.9%) of respondents in the time limit closings and 10.9% of respondents in the non-time limit closings who were employed or in school took their children with them on a regular basis to solve their child-care problems.

### 3.13 SUMMARY

Seven out of ten respondents in both the time limit closings (72.6%) and non-time limit closings (70.5%) were employed at the time of the interview, with over 90% working at one job. Respondents' average hourly wages were \$8.21 in the time limit closings and \$8.62 in the non-time limit closings. Respondents in the time limit closings worked an average of 31 hours a week at their main job, compared to an average of 34 hours a week for respondents in the non-time limit closings. Average weekly earnings were \$253 for respondents in the time limit closings and \$298 for respondents in the non-time limit closings.

Respondents were most commonly employed in retail/sales, clerical work, housekeeping, child care, health care, food service, and factory work.

Respondents who were employed in the time limit closings were less likely than respondents who were employed in the non-time limit closings to have sick leave benefits, vacation benefits, and a health insurance option.

About one-third (35.3%) of respondents who were employed in the time limit closings compared to one-fifth (21.1%) of respondents who were employed in the non-time limit closings were working part-time (less than 30 hours a week), mainly because full-time work was unavailable at their present job or because they wanted to raise their children.

Twenty-seven percent (27.4%) of respondents in the time limit closings and 29.5% of respondents in the non-time limit closings were unemployed when interviewed. These unemployed respondents in both groups gave an average of four reasons for not working or not looking for work. Common explanations were that they needed more experience, were depressed or overwhelmed, and/or wanted to stay home with their child(ren).

Approximately one in five respondents in both the time limit closings (17.6%) and non-time limit closings (20.0%) were unemployed at the time of the interview but had worked after leaving welfare. (Ten percent (9.8%) of respondents in the time limit closings and 9.5% of respondents in the non-time limit closings had never been employed after leaving welfare.) Average earnings and average weekly hours of employment for these respondents were lower for the time limit closings than for the non-time limit closings. Average hourly earnings from the last job they had after leaving welfare were \$7.17 for respondents in the time limit closings compared to \$8.42 for respondents in the non-time limit closings. Average weekly hours of employment for these individuals were 30 for the time limit closings and 36 for the non-time limit closings. Average weekly earnings from their last job were \$220 for the time limit closings and \$307 for the non-time limit closings.

Of those unemployed respondents who had a job after leaving welfare, 35.9% in the time limit closings and 47.6% in the non-time limit closings were fired or laid off from their last job, and 37.2% in the time limit closings and 28.6% in the non-time limit closings had quit.

The main reasons for leaving jobs that they had after welfare were generally different for respondents who were employed than for respondents who were unemployed when interviewed. Employed respondents who left a job after welfare frequently said it was to take a better job or because their previous job did not pay enough. Unemployed respondents who left a job after welfare frequently said it was because they were fired or laid off, or that they had health problems. Both employed and unemployed respondents in both groups also said that having to miss work to take care of child(ren) was a problem. These respondents gave an average of three reasons for leaving jobs after welfare.

Ninety percent of respondents who were employed or in school (89.5% in the time limit closings and 88.0% in the non-time limit closings) said that their child-care arrangements met their needs very well or somewhat well. One-third of respondents employed or in school (34.1% in the time limit closings and 32.4% in the non-time limit closings) needed child care outside of normal business hours because of their work or schooling.



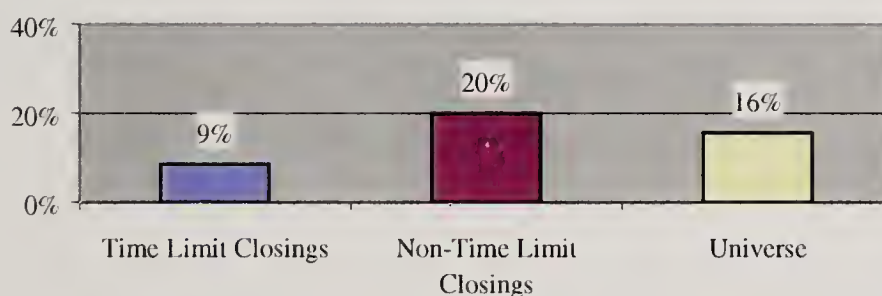
## 4.0 HOUSEHOLD FINANCES AFTER LEAVING WELFARE

We reported on respondents' earnings in Chapter 3. Here we look at other sources of household income. We classify households as employed or unemployed based on the status of respondents and their spouses or partners. We present findings on earnings of spouses and partners, child support and use of publicly financed benefits such as MassHealth (the Massachusetts' Medicaid program), food stamps, subsidized school meals for children, housing assistance and fuel assistance<sup>68</sup>. This chapter also includes findings on the amount of money respondents owed and to whom. Finally, we compare income supports used by employed households to those used by unemployed households.

### 4.1 EMPLOYMENT STATUS OF RESPONDENTS' HOUSEHOLDS

In 8.5% of households in the time limit closings and 20.0% of households in the non-time limit closings, a spouse or partner was employed at the time of the interview (Figure 4.1a)<sup>69</sup>.

**FIGURE 4.1a: HOUSEHOLDS WITH AN EMPLOYED SPOUSE OR PARTNER**



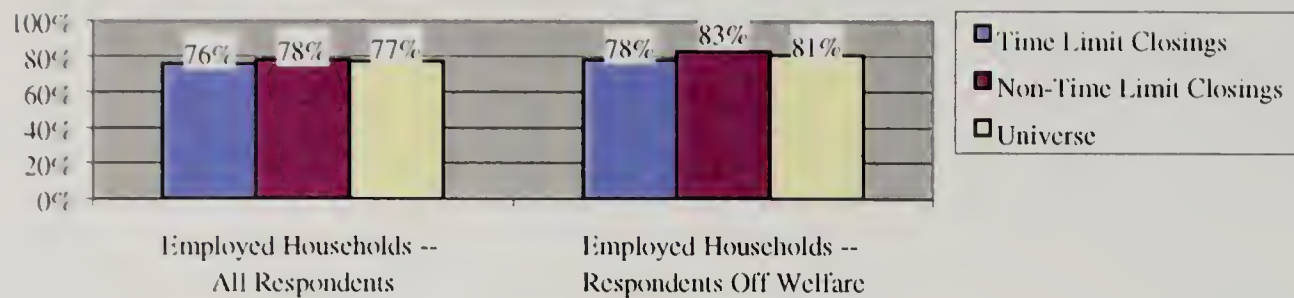
Overall, 75.7% of households in the time limit closings and 78.1% of households in the non-time limit closings included an employed respondent, and/or an employed spouse or partner. When households on welfare at the time of the interview are excluded, the percentage of employed households rises to 78.0% of the time limit closings and 82.8% of the non-time limit closings<sup>70</sup>.

<sup>68</sup> CSR did not ask respondents for total family income because of various concerns about the ability of respondents to recall and report this information accurately. For example, CSR found in pretesting that many respondents had great difficulty with time frames and money in general. Also, asking about total household income raises questions about who gets included and not included in the household. While this is not a new concern, it could have been a bigger problem with respondents in this study who might be reluctant to report on the income of fathers or other males living in the household.

<sup>69</sup> In Section 2.9.1.2, we reported that 14.4% of the time limit closings and 26.2% of the non-time limit closings included a spouse or partner. The difference between the two groups in the percentage of employed spouses and partners was statistically significant at the 1 percent level.

<sup>70</sup> The specific composition of respondents' households was: 66.5% of households in the time limit closings and 57.1% of households in the non-time limit closings were one-parent households in which the respondent was employed.

**FIGURE 4.1B: EMPLOYED HOUSEHOLDS (HOUSEHOLDS WITH AN EMPLOYED RESPONDENT AND/OR SPOUSE OR PARTNER WHO WAS EMPLOYED)**



## 4.2 SPOUSES' AND PARTNERS' EARNINGS

The average hourly wage was \$12.57 for spouses and partners in the time limit closings, and \$10.81 for spouses and partners in the non-time limit closings. On average, the weekly hours of employment at their main job were 46 for spouses and partners in the time limit closings and 40 for spouses and partners in the non-time limit closings. The average weekly earnings were \$538 for spouses and partners in the time limit closings, and \$446 for spouses and partners in the non-time limit closings.<sup>71</sup>

These earnings data need to be viewed with caution because of small sample size. Of those households with an employed spouse or partner, only 74.4% in the time limit closings (29 cases) and 81.0% in the non-time limit closings (34 cases) provided information on their earnings.

## 4.3 CHILD SUPPORT

Households in the time limit closings with absent fathers<sup>72</sup> were about as likely as comparable households in the non-time limit closings to have received child support after leaving welfare, 42.7% and 47.4%, respectively (Figure 4.3)<sup>73</sup>.

5.4% of households in the time limit closings and 12.4% of households in the non-time limit closings included both an employed respondent and an employed spouse or partner.

3.0% of households in the time limit closings and 7.6% of households in the non-time limit closings included an unemployed respondent and an employed spouse or partner.

0.7% of households in the time limit closings and 1.0% of households in the non-time limit closings included an employed respondent and an unemployed spouse or partner.

23.3% of households in the time limit closings and 21.4% of households in the non-time limit closings were one-parent households in which the respondent was unemployed.

1.1% of households in the time limit closings and 0.5% of households in the non-time limit closings included an unemployed respondent and an unemployed spouse or partner.

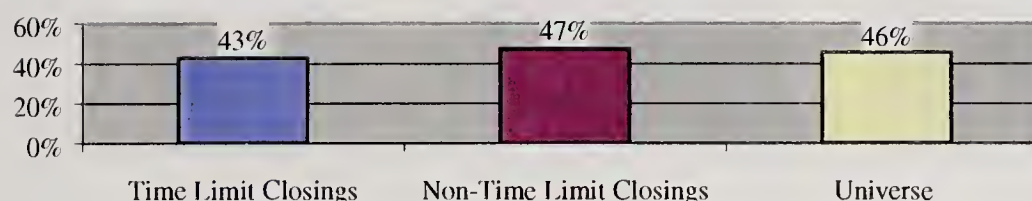
<sup>71</sup> The median hourly wage was \$11.82 for spouses and partners in the time limit closings and \$10.25 for spouses and partners in the non-time limit closings. The median weekly wage was \$528 for spouses and partners in the time limit closings and \$422 for spouses and partners in the non-time limit closings.

<sup>72</sup> CSR asked about child support if the respondent was female.

<sup>73</sup> Respondents who were asked about child support were also asked how often the child's father provides other types of supports such as diapers, clothing or school items. The percentage that said that the child's



**FIGURE 4.3: RECEIPT OF CHILD SUPPORT AFTER LEAVING WELFARE BY HOUSEHOLDS WITH ABSENT FATHERS (n=410 for time limit closings and n=171 for non-time limit closings)**



Child support payments, however, were not always regular. Of those who had received child support after leaving welfare, respondents in the time limit closing were more likely than respondents in the non-time limit closings to have received regular payments, 59.8% and 42.5%, respectively<sup>74</sup>.

Respondents in both groups who had received child support after leaving welfare did so for an average of two children. (The median number of children involved was two in the time limit closings and one in the non-time limit closings.) Average child support payments per child were \$42 a week for the time limit closings and \$51 a week for the non-time limit closings.<sup>75</sup>

#### 4.4 HEALTH INSURANCE

The vast majority of respondents had MassHealth coverage (the Massachusetts' Medicaid program) for themselves and their children. Four-fifths of respondents in both the time limit closings (83.7%) and non-time limit closings (80.0%) had MassHealth coverage for themselves. Nearly ninety percent (87.0%) of respondents in the time limit closings had children covered by MassHealth as did 80.5% of respondents in the non-time limit closings.

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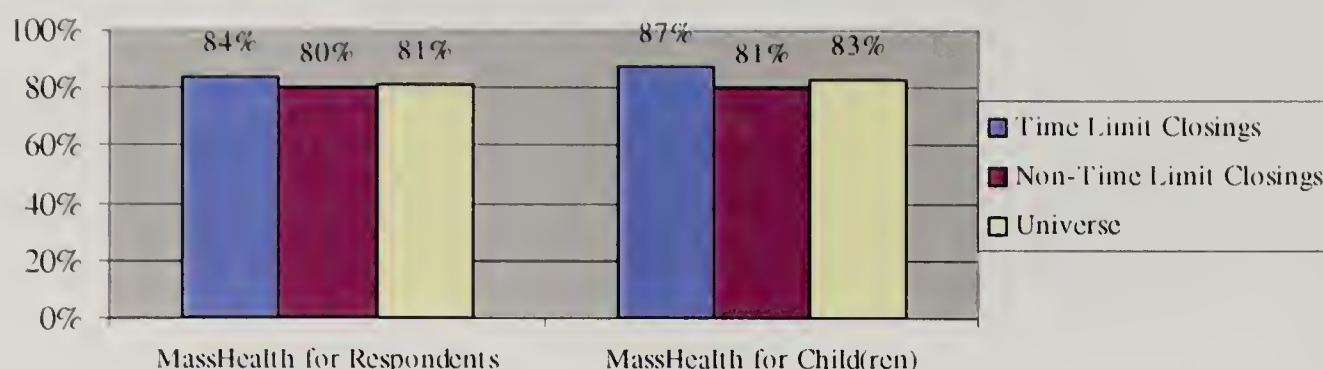
father *never* provides such support was 64.0% in the time limit closings and 52.1% in the non-time limit closings.

<sup>74</sup> This difference was statistically significant at the 1 percent level.

<sup>75</sup> The median child support payments per child were \$33 a week for the time limit closings and \$46 for the non-time limit closings. Sixteen percent (15.8%) of respondents in the time limit closings and 17.6% of respondents in the non-time limit closings who reported a monthly amount of child support also said that the amount varies. (They reported the amount that they had received in the last month.)



**FIGURE 4.4 MASSHEALTH (MEDICAID) COVERAGE**



Eight percent (8.3%) of respondents in the time limit closings and 11.4% of respondents in the non-time limit closings said that they had employer-based insurance for themselves. We should note, however, that about one-third of both groups who reported employer-based coverage also said that they had MassHealth coverage. Ten percent (10.2%) of respondents in the time limit closings and 16.2% of respondents in the non-time limit closings said that they had employer-based health insurance coverage for their children (either through their employer or the other parent's employer). About three-fifths of the time limit closings and one-half of the non-time limit closings who reported employer-based coverage for their children also said that their children had MassHealth coverage. It is unclear if these households had double coverage or if they were confused about their coverage.

#### 4.4.1 Uninsured Population

The percentage of respondents who reported no health insurance for themselves and for their children was under nine percent:

- ❑ 8.3% of respondents in the time limit closings and 6.2% of respondents in the non-time limit closings had no health insurance for themselves.
- ❑ 7.4% of respondents in the time limit closings and 8.6% of respondents in the non-time limit closings had a child(ren) not covered by any type of health insurance<sup>76</sup>.

#### 4.5 OTHER INCOME SUPPORTS AFTER WELFARE

After leaving welfare, households reported that they continued to be eligible for and receive a wide range of publicly financed income supports, particularly food stamps, housing assistance and free or reduced-price school meals for their children.

- ❑ Food stamps – 67.0% of the time limit closings and 44.3% of the non-time limit closings had received food stamps some time after leaving welfare. Fifty-two percent (52.1%) of the time limit closings and 29.0% of the non-time limit closings were receiving food stamps when interviewed.

<sup>76</sup> Based on weighted data representative of the universe of closings, 7.0% of respondents had no health insurance for themselves and 8.1% reported no health insurance for a child(ren).

- ❑ Housing assistance – 56.3% of the time limit closings and 50.0% of the non-time limit closings were living in a public housing development or had a government housing subsidy such as a Section 8 voucher when interviewed.
- ❑ Free or reduced-price meals at school for their children – 77.5% of the time limit closings compared to 67.3% of the non-time limit closings had taken advantage of subsidized school meals for their children after leaving welfare. Only 2.8% of households in the time limit closings, however, reported having no children in school, compared to 14.4% of households in the non-time limit closings. This difference in the distribution of school-age children between the two groups is likely a major factor in the time limit closings' higher use of the school meal program.

The earned income tax credit (EITC), fuel assistance, and, to a lesser extent, Social Security and unemployment compensation were also important sources of income for households after leaving welfare.

- ❑ Earned income tax credit -- 38.0% of the time limit closings and 48.8% of the non-time limit closings claimed the federal government's earned income tax credit in 1998.
- ❑ Fuel assistance – 33.6% of the time limit closings and 23.0% of the non-time limit closings had received fuel assistance after leaving welfare.
- ❑ Social Security Retirement, Supplemental Security Income (SSI), Social Security Disability (SSDI) – one-fifth of households in both groups (19.3% of the time limit closings and 20.5% of the non-time limit closings) had received Social Security, SSI, or SSDI benefits after leaving welfare, mainly for a family member.
- ❑ Unemployment Compensation – 6.8% of the time limit closings and 11.0% of the non-time limit closings had received unemployment compensation after leaving welfare.

Table 4.5 summarizes findings on income supports used by both groups.

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**TABLE 4.5: USE OF OTHER INCOME SUPPORTS AFTER WELFARE**

	Time Limit Closings (%)	Non-Time Limit Closings(%)	Universe (%)
<b>Receiving When Interviewed</b>			
Food Stamps***	52.4	29.0	38.1
Housing Assistance	56.3	50.0	52.4
<b>Had Received After Leaving Welfare</b>			
<sup>a</sup> School Meal Program***	77.5	67.3	71.2
Food Stamps***	67.0	44.3	53.0
Earned Income Tax Credit**	38.0	48.8	44.7
Fuel Assistance***	33.6	23.0	27.1
Social Security, SSI, SSDI	19.3	20.5	20.0
Unemployment Compensation*	6.8	11.0	9.3
Money from Relatives	18.6	17.6	18.0

<sup>a</sup>Only 2.8% of households in the time limit closings compared to 14.4% of households in the non-time limit closings reported having no children in school which likely accounts for some of the difference between the two groups.

Statistical significance levels of differences between the time limit and non-time limit closings are indicated as \*=10 percent, \*\*=5 percent and \*\*\*=1 percent.

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Receipt of other types of publicly financed income supports such as veteran's benefits, Emergency Aid to the Elderly, Disabled and Children (EAEDC), worker's compensation, and foster care payments was minimal for both groups. In each instance these programs were used by less than five percent of both groups after leaving welfare.

#### **4.5.1 Money from Relatives**

Financial help from relatives (or others living outside the home) was important to about one-fifth of households in both groups. Nineteen percent (18.6%) of the time limit closings and 17.6% of the non-time limit closings had received money from relatives (or others living outside the home) after leaving welfare.

#### **4.6 COMPARISON OF INCOME SUPPORTS OF EMPLOYED AND UNEMPLOYED HOUSEHOLDS**

In section 4.1 we classified respondents' households as employed if they included an employed respondent and/or a spouse or partner who was employed when interviewed. In this section, we compare income supports used by employed households to those used by unemployed households (neither the respondent, nor a spouse or partner was employed at the time of the interview). Generally there were few differences between employed and unemployed households in their use of income supports. In particular, employed households were about as likely as unemployed households to rely on MassHealth, housing assistance, subsidized school meals for their children, and fuel assistance (Table 4.6).



**TABLE 4.6: INCOME SUPPORTS USED BY EMPLOYED AND UNEMPLOYED HOUSEHOLDS AFTER LEAVING WELFARE<sup>a</sup>**

	Employed Households in Time Limit Closings(%) (n=348)	Unemployed Households in Time Limit Closings (%) (n=112)	Employed Households in Non-Time Limit Closings (%) (n=164)	Unemployed Households in Non-Time Limit Closings (%) (n=46)
<b>Receiving When Interviewed</b>				
Health Insurance -- Respondents				
MassHealth	81.6	90.2**	78.0	87.0
Health Insurance – Respondents' Children				
MassHealth	85.6	91.1	79.9	82.6
Food Stamps	48.6	64.3***	21.3	56.5***
Housing Aid	54.9	60.7	50.0	50.0
<b>Received Some Time After Leaving Welfare</b>				
School Meals	76.3	81.1	67.3	67.4
Food Stamps	63.8	76.8***	37.8	67.4***
EITC	40.4	30.4***	49.4	46.7
Fuel Assistance	34.9	29.7	23.3	21.7
Social Security, SSI, SSDI	17.3	25.2*	17.7	30.4*
Unemployment Compensation	5.2	11.8**	9.1	17.4
Money from Relatives	13.5	34.2***	16.5	21.7

<sup>a</sup>Larger sample sizes for the time limit closings likely contributed to the higher number of statistically significant findings for these cases.

Statistical significance levels of differences between employed and unemployed households in both types of closings are indicated as \*= 10 percent, \*\*= 5 percent, \*\*\*= 1 percent.

One notable difference was that unemployed households were more likely than employed households to have received food stamps some time after leaving welfare, and to have been receiving them when interviewed. Even so, the food stamp participation rate at the time of the interview for employed households in the time limit closings was nearly one-half (48.6%) compared to 64.3% for unemployed households in the time limit closings.

A second sizeable difference was that unemployed households in the time limit closings were more likely than the other three groups (employed households in the time limit closings and employed and unemployed households in the non-time limit closings) to have received money from relatives (or others outside the home) after leaving welfare.

**4.7 FREE FOOD, FREE CLOTHES, AND WIC SERVICES BEFORE AND AFTER LEAVING WELFARE**

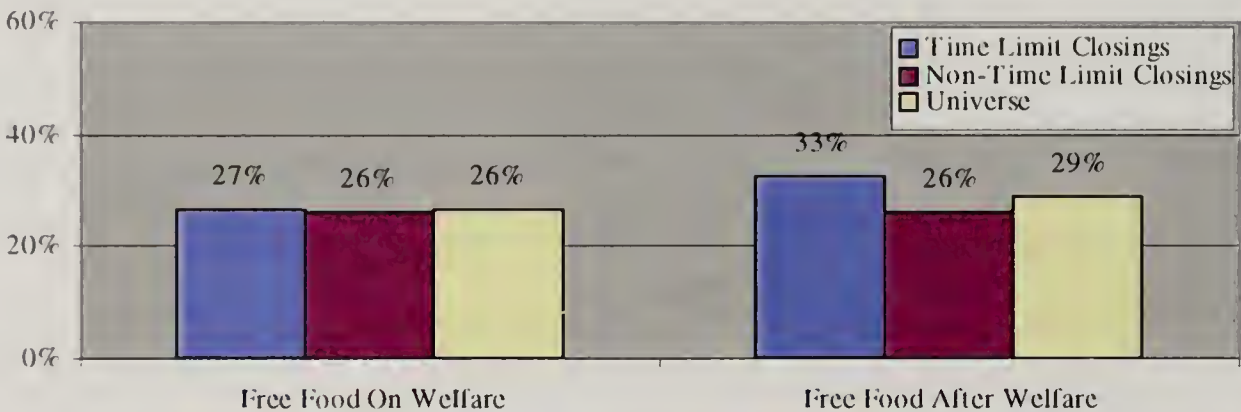
Respondents compared their use of free food, free clothes or household goods, and WIC services before and after leaving welfare. Generally, use of these items and services stayed the same or decreased somewhat after leaving welfare. The one exception was that a higher percentage of the time limit closings had received food from a food pantry, food bank, church or soup kitchen after leaving welfare.

**4.7.1 Free Food Before and After Leaving Welfare**

One quarter (26.5%) of the time limit closings had received food from a food pantry, food bank, church or soup kitchen during the six-month time period before their welfare case closed, compared to one-third (32.7%) who did so in the time after leaving welfare.

One quarter (26.3%) of the non-time limit closings had received food from a food pantry, food bank, church or soup kitchen during the six-month time period before their welfare case closed as well as after leaving welfare (Figure 4.7.1).

**FIGURE 4.7.1: FREE FOOD BEFORE AND AFTER LEAVING WELFARE**

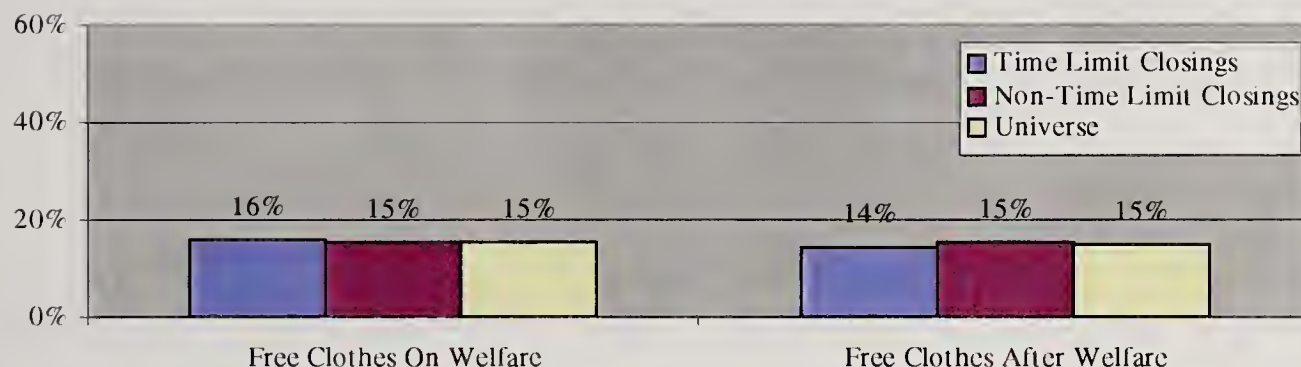


**4.7.2 Free Clothes Before And After Leaving Welfare**

One-sixth (15.7%) of the time limit closings had received free clothes or household goods from a church or other charitable organization during the six-month time period before their welfare case closed, compared to 14.0% who did so in the time after leaving welfare.

One-sixth (15.1%) of the non-time limit closings had received free clothes or household goods from a church or other charitable organization during the six-month time period before their welfare case closed as well as after leaving welfare (Figure 4.7.2).

**FIGURE 4.7.2: FREE CLOTHES BEFORE AND AFTER LEAVING WELFARE**

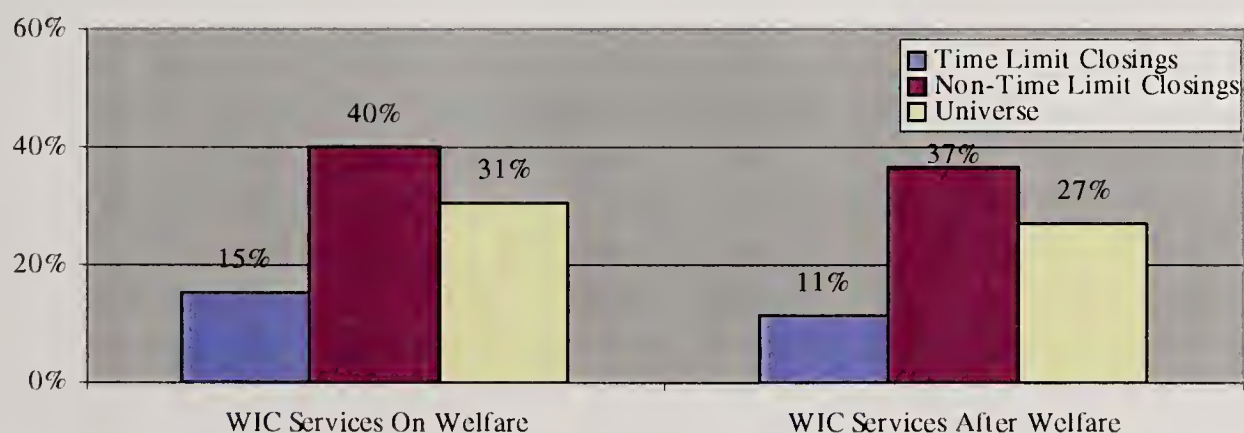


### 4.7.3 WIC Services Before And After Leaving Welfare

One-sixth (15.1%) of the time limit closings had received vouchers for food from the Women, Infants, and Children (WIC) nutritional program during the six-month time period before their welfare case closed, compared to 11.2% who did so in the time after leaving welfare.

Two-fifths (40.0%) of the non-time limit closings had received vouchers for food from the WIC program during the six-month time period before their welfare case closed, compared to 36.7% who did so in the time after leaving welfare (Figure 4.7.3)<sup>77</sup>.

**FIGURE 4.7.3: WIC SERVICES BEFORE AND AFTER LEAVING WELFARE**



## 4.8 ASSETS

Respondents in the time limit closings were about as likely as respondents in the non-time limit closings to have a savings account in a bank or credit union. They were less likely, however, to own a car or other type of vehicle.

<sup>77</sup> On average, households in the time limit closings had older children than households in the non-time limit closings (see Section 5) which likely accounts for the difference in use of WIC services between the two groups.



#### **4.8.1 Savings**

Three out of ten (29.3%) respondents in the time limit closings and 35.2% of respondents in the non-time limit closings had a savings account in a bank or credit union. Four-fifths of these respondents (81.7% in the time limit closings and 79.2% in the non-time limit closings) had \$500 or less in their account.

#### **4.8.2 Car Ownership**

Three in ten (28.9%) respondents in the time limit closings and 41.5% of respondents in the non-time limit closings owned a very or somewhat reliable vehicle. An additional 9.9% of respondents in the time limit closings and 8.5% of respondents in the non-time limit closings owned a vehicle which was not very reliable. In total, two-fifths (38.8%) of respondents in the time limit closings and one-half (50.0%) of respondents in the non-time limit closings owned a car, truck, van or other vehicle<sup>78</sup>.

### **4.9 RESPONDENTS' DEBT**

Four-fifths of respondents in both groups reported some degree of debt (excluding mortgages) when interviewed. They provided information on how much they owed and to whom they owed it. They also compared their current debt to what they had owed before leaving welfare.

#### **4.9.1 Sources of Respondents' Debt**

Overdue utility bills were the most common source of debt with one half of respondents in both the time limit closings (51.9%) and the non-time limit closings (52.9%) having utility bills that were past due when interviewed. The second most common source of debt was credit card bills. Respondents in the time limit closings were somewhat less likely, however, than respondents in the non-time limit closings to owe money on credit cards, 37.9% and 46.6%, respectively. Medical bills were of particular concern for respondents in the non-time limit closings, with about one-third (31.3%) reporting that they currently owed money to a doctor, dentist or hospital. In comparison, 18.3% of respondents in the time limit closings had current medical bills. One-quarter of respondents in both groups (27.3% in the time limit closings and 25.0% in the non-time limit closings) owed money to friends and relatives at the time of the interview.

About one-fifth of respondents in both groups (18.2% in the time limit closings and 20.8% in the non-time limit closings) had student loans, and 17.4% in the time limit closings and 13.9% in the non-time limit closings owed back rent. Car loans were more common for respondents in the non-time limit closings (20.2%) than for respondents in the time limit closings (8.6%) (Table 4.9.1).

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<sup>78</sup>Difference was statistically significant at the 1 percent level.

**TABLE 4.9.1: SOURCES OF RESPONDENTS' DEBT**

	Time Limit Closings (%)	Non-Time Limit Closings (%)	Universe (%)
Overdue Utilities	51.9	52.9	52.5
Credit Card	37.9	46.6	43.3
Debt**			
In Debt to			
Friends/Relatives	27.3	25.0	25.9
Medical Bills***	18.3	31.3	26.3
Student Loans	18.2	20.8	19.8
Back Rent	17.4	13.9	15.3
Car Loans***	8.6	20.2	15.7
Personal Loans	8.4	12.0	10.6
Other	5.5	9.6	8.0

Statistical significance level of differences between the time limit closings and the non-time limit closings are indicated as \*\*= 5 percent, \*\*\* = 1 percent.

#### 4.9.2 Amount of Respondents' Debt

About one-fifth of respondents in both groups (17.8% in the time limit closings and 18.6% in the non-time limit closings) reported no current debt. Debt levels (excluding mortgages) of the other respondents in both groups were similar, with most owing less than \$5000 (Table 4.9.2).

**TABLE 4.9.2: AMOUNT OF RESPONDENTS' DEBT**

	Time Limit Closings (%)	Non-Time Limit Closings (%)	Universe (%)
None	17.8	18.6	18.2
Less than \$500	19.6	13.8	19.7
Between \$500 - \$1000	17.2	15.2	19.6
Between \$1001-\$2000	10.4	13.8	15.4
Between \$2001-\$5000	15.9	15.7	19.4
More than \$5000	18.5	22.9	26.0

#### 4.9.3 Debt Levels Before and After Leaving Welfare

About one-half of respondents in both groups who currently owed money said that their debt had increased after leaving welfare.

- 51.3% of respondents in the time limit closings and 45.6% of respondents in the non-time limit closings said that their current debt was more than what they had owed before leaving assistance;

- ❑ 15.0% of respondents in the time limit closings and 20.5% of respondents in the non-time limit closings said that their current debt was less than what they had owed before leaving welfare, and
- ❑ 33.7% of respondents in the time limit closings and 33.9% of respondents in the non-time limit closings said that their debt before and after leaving welfare was about the same.

#### **4.10 FINANCES BEFORE AND AFTER LEAVING WELFARE -- RESPONDENTS OFF WELFARE**

Of those respondents off welfare when interviewed<sup>79</sup>, the time limit closings were less likely than the non-time limit closings to report improved financial circumstances after leaving welfare. The percentage of respondents in the time limit closings who said that they had more to live on after leaving welfare was the same as the percentage who said that they had less to live on, 40.7% and 40.0%, respectively. In comparison, respondents in the non-time limit closings were almost three times as likely to say that they had more to live on after leaving welfare (60.7%) than to say that they had less to live on (24.6%) (Table 4.10).

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<sup>79</sup> CSR asked respondents if the amount they had to live on when they were off welfare was more, about the same, or less than when they were on welfare. CSR also asked if their expenses when they were off welfare were more, about the same, or less than when they were on welfare. Because the questions were worded somewhat differently for households off welfare than for households on welfare when interviewed, we analyzed their responses separately. The number of households on welfare, however, was too small to do a comparative analysis. Based on weighted data on respondents on welfare when interviewed, which are representative of the universe of these closings, 26.9% said that they had more to live on while off welfare; 26.1% said that they had about the same amount before and after leaving welfare; and 46.9% said that they had less after leaving welfare. Again, based on weighted data on respondents on welfare, 41.6% said that their expenses were more while off welfare; 46.1% said that their expenses were about the same before and after leaving welfare; and 12.3% said that their expenses were less after leaving welfare.



**TABLE 4.10: FINANCES BEFORE AND AFTER LEAVING WELFARE – RESPONDENTS OFF WELFARE**

	Time Limit Closings (%) (N=420)	Non-Time Limit Closings (%) (N=183)	Universe (%)
<b>Income***</b>			
More to live on after welfare	40.7	60.7	52.7
About the same before and after leaving welfare	19.3	14.8	16.6
Less after welfare	40.0	24.6	30.7
<b>Expenses*</b>			
More after welfare	50.7	60.5	56.7
About the same before and after leaving welfare	41.2	34.6	37.2
Less after welfare	8.1	4.9	6.1

Statistical significance levels of differences between the time limit closings and the non-time limit closings are indicated as \*= 10 percent, \*\*\*= 1 percent.

Expenses increased for one-half (50.7%) of the time limit closings and two-thirds (60.5%) of the non-time limit closings after leaving welfare.

#### 4.11 SUMMARY

Overall, 75.7% of households in the time limit closings and 78.1% of households in the non-time limit closings included an employed respondent, and/or an employed spouse or partner. When households on welfare when interviewed are excluded, the percentage of employed households rises to 78.0% of the time limit closings and 82.8% of the non-time limit closings. In 8.5% of the time limit closings and 20.0% of the non-time limit closings, a spouse or partner was employed at the time of the interview.

The time limit closings with absent fathers were about as likely as the non-time limit closings with absent fathers to have received child support after leaving welfare, 42.7% and 47.4%, respectively. Child support payments, however, were not always regular. Of those who had received child support after leaving welfare, respondents in the time limit closing were more likely than respondents in the non-time limit closings to have received regular payments, 59.8% and 42.5%, respectively

Four-fifths of respondents in both the time limit closings (83.7%) and the non-time limit closings (80.0%) had MassHealth coverage (the Massachusetts' Medicaid program) for themselves. Nearly ninety percent (87.0%) of respondents in the time limit closings had children covered by MassHealth, as did 80.5% of respondents in the non-time limit closings.

Eight percent (8.3%) of respondents in the time limit closings and 6.2% of respondents in the non-time limit closings were uninsured. Seven percent (7.4%) of respondents in the time limit closings and 8.6% of respondents in the non-time limit closings had a child(ren) who was uninsured.

After leaving welfare, households continued to be eligible for and receive a wide range of publicly financed income supports, particularly food stamps, housing assistance and subsidized school meals for their children. The earned income tax credit (EITC), fuel assistance, and, to a lesser extent, Social Security and unemployment compensation were also important sources of household income after leaving welfare.

Generally there were few differences between employed and unemployed households in their use of income supports. Employed and unemployed households relied on MassHealth, housing assistance, subsidized school meals for their children, and fuel assistance to a similar degree after leaving welfare. One notable difference was that unemployed households were much more likely than employed households to have received food stamps some time after leaving welfare, and to be receiving them when interviewed. Even so, nearly one-half (48.6%) of employed households in the time limit closings were receiving food stamps when interviewed compared to 64.3% of unemployed households in the time limit closings.

Generally, respondents use of free food, free clothes or household goods, and WIC services stayed the same or decreased after leaving welfare, except that a higher percentage of the time limit closings had received food from a food pantry, food bank, church or soup kitchen after leaving welfare.

Respondents in the time limit closings were about as likely as respondents in the non-time limit closings to have a savings account in a bank or credit union (29.3% and 35.2%, respectively); however, they were less likely than the non-time limit closings to own a car or other type of vehicle.

Four-fifths of respondents in both groups reported some degree of debt (excluding mortgages) when interviewed. Overdue utility bills, indebtedness to friends or relatives, and credit card debt were most common among respondents in both groups. About one-third of respondents in the non-time limit closings also reported current medical bills. About one-half of respondents in both groups said that their debt level had increased after leaving welfare.

When asked to compare the amount that they had to live on now that they were off welfare, respondents in the time limit closings were less likely than respondents in the non-time limit closings to report improved financial circumstances.

## 5.0 RESPONDENTS' CHILDREN

The 460 households in the time limit closings included 1036 children under the age of 18, and the 210 households in the non-time limit closings included 455 children under that age, for an average of two children per household in both groups. In this chapter we report on the distribution of children in respondents' households, the children's gender and their relationship to the respondents. Respondents rate their children's school performance, behavior and health status. In addition, we present findings on the academic and extracurricular school activities of the children after leaving welfare. Child-care arrangements and financial assistance for child-care costs are also discussed.

### 5.1 NUMBER OF CHILDREN IN THE HOUSEHOLD, THEIR GENDER, AGE AND RELATIONSHIP TO RESPONDENT

Both the time limit closings and non-time limit closings were similar in the number of children in their households and their gender. Children in the time limit closings, however, were older, on average, than children in the non-time limit closings. Over 90% of children in both groups were the birth or adopted children of the respondents.

#### 5.1.1 Number of Children in Respondents' Households

Both types of households had an average (and median) of two children. One-third of households in both groups (30.9% in the time limit closings and 33.8% in the non-time limit closings) had one child, and about another third (30.0% in the time limit closings and 31.0% in the non-time limit closings) had two children (Table 5.1.1).

**TABLE 5.1.1: NUMBER OF CHILDREN IN RESPONDENTS' HOUSEHOLDS**

Number of Children	Households in Time Limit Closings (%) (n=460)	Households in Non-Time Limit Closings (%) (n=210)	Universe (%)
0	2.2	1.9	2.0
1	30.9	33.8	32.7
2	30.0	31.0	30.6
3	22.6	19.5	20.7
4	8.7	8.6	8.6
5	3.0	4.3	3.8
6 or more	2.6	1.0	1.6



### 5.1.2 Children's Gender

Males and females were about evenly distributed in both groups. Fifty-four percent (53.5%) of children in the time limit closings and 51.0% of children in the non-time limit closings were males.

### 5.1.3 Children's Age

With an average age of 9 years old, children in the time limit closings were older than children in the non-time limit closings, whose average age was 8 years old.<sup>80</sup> The main difference between the two groups was in the percentage of children under age 4 and between the ages of 6 and 12. Four percent (3.6%) of children in the time limit closings compared to 22.6% of children in the non-time limit closings were under the age of 4. In turn, three-fifths (61.8%) of children in the time limit closings compared to two-fifths (44.8%) of children in the non-time limit closings were ages 6 to 12 (Table 5.1.3). This difference in children's ages would seem to be related to Massachusetts' policy of exempting from the time limit families with children younger than age 2. (A similar percentage of children in both groups were ages 4 and 5 and ages 13 to 17.)

**TABLE 5.1.3: CHILDREN'S AGE**

	Children in Time Limit Closing (%) (n=1036)	Children in Non- Time Limit Closings (%) (n=455)	Universe (%)
Under 1 year old	1.9	3.7	3.0
1	0.4	6.8	4.3
2	0.6	5.9	3.8
3	0.7	6.2	4.0
<i>Subtotal (under age 4)</i>	<i>3.6</i>	<i>22.6</i>	<i>15.1</i>
4	1.7	5.3	3.9
5	10.8	7.3	8.7
<i>Subtotal (ages 4 and 5)</i>	<i>12.5</i>	<i>12.6</i>	<i>12.6</i>
6	9.2	6.4	7.5
7	11.4	5.9	8.1
8	9.6	9.2	9.4
9	8.8	8.1	8.4
10	9.1	4.0	6.0
11	7.2	6.8	7.0
12	6.5	4.4	5.2
<i>Subtotal (ages 6 to 12)</i>	<i>61.8</i>	<i>44.8</i>	<i>51.6</i>
13	4.6	5.7	5.3
14	4.7	4.2	4.4
15	5.0	2.6	3.6
16	4.2	4.2	4.2
17	3.7	3.3	3.4
<i>Subtotal (ages 13 to 17)</i>	<i>22.2</i>	<i>20.0</i>	<i>20.9</i>

<sup>80</sup> This difference in average ages was statistically significant at the 1 percent level.

#### 5.1.4 Children's Relationship to Respondent

Nearly all children in the time limit closings (97.7%) were the birth or adopted children of the respondents, compared to 92.5% of children in the non-time limit closings. Most of the remaining children in the non-time limit closings (4.2%) were living with other adult relatives (Table 5.1.4).

**TABLE 5.1.4: CHILDREN'S RELATIONSHIP TO RESPONDENTS**

	Children in Time Limit Closing (%) (n=1036)	Children in Non- Time Limit Closings (%) (n=455)	Universe (%)
Birth/adopted	97.7	92.5	94.6
Stepchild	0.3	0.2	0.2
Foster child	0.3	0.0	0.1
Grandchild	1.1	2.0	1.6
Other relative	0.4	4.2	2.7
Other non- relative	0.3	1.1	0.8

Fifteen (15) children in the time limit closings and 23 children in the non-time limit closings, who were related to the respondent as a grandchild, other relative, or other non-relative, had a parent living in the household. Because the respondent was not the parent, that is, presumably the person most knowledgeable about the children, no additional data were collected on these children. They are excluded from the following analysis.

#### 5.2 GRADE LEVELS, SCHOOL PERFORMANCE, AND SPECIAL EDUCATION – CHILDREN OLDER THAN AGE 3

If a child was older than age 3, respondents were asked for their grade level, how they were doing in school, and if they had attended special education classes after leaving welfare. As discussed in Section 5.1.3, a much higher percentage of children in the time limit closings than in the non-time limit closings were older than age 3.

Of those children older than age 3, the vast majority in both groups were in grades kindergarten through grade 12. Three percent in the time limit closings and nine percent in the non-time limit closings were either not in school yet or in preschool. Over four-fifths of the children who were in school were rated by respondents as doing the same or better in school than other children of the same age. Approximately one-fifth of children in both groups who were in school had attended special education classes after the household had left welfare.

### 5.2.1 Grade Levels – Children Older Than Age 3

Of those children older than age 3, 84.9% in the time limit closings and 79.8% in the non-time limit closings were in grades 1 through 12. About ten percent in both groups (11.1% in the time limit closings and 9.4% in the non-time limit closings) were in kindergarten. Three percent (3.2%) in the time limit closings and 9.1% in the non-time limit closings were either not in school yet or were in preschool (Table 5.2.1).

**TABLE 5.2.1: CHILDREN’S GRADE LEVEL  
(CHILDREN OLDER THAN AGE 3)<sup>81</sup>**

	Children in Time Limit Closings (%) (n=989)	Children in Non- Time Limit Closings (%) (n=331)	Universe (%)
No school/preschool	3.2	9.1	6.4
Kindergarten	11.1	9.4	10.2
Grades 1 to 12	84.9	79.8	82.1
Graduate/GED/dropout	0.4	1.2	0.8
Ungraded programs (e.g. alternative schools, special education programs)	0.3	0.6	0.5

### 5.2.2 Respondents’ Ratings of Children’s Performance in School – Children Older Than Age 3 And In School

Respondents in both groups rated the school performance of over four-fifths of the school children (82.5% of these children in the time limit closings and 84.4% of these children in the non-time limit) as being the same or better than other children of the same age. More than two in five school children in both the time limit closings (45.7%) and the non-time limit closings (44.7%) were rated as doing much or a little better in school than other children of the same age (Table 5.2.2).

**TABLE 5.2.2: RESPONDENTS’ RATINGS OF THEIR CHILDREN’S  
PERFORMANCE IN SCHOOL COMPARED TO OTHERS OF SAME  
AGE**

	Children in Time Limit Closings (%) (n=916)	Children in Non-Time Limit Closings (%) (n=282)	Universe (%)
Much better	26.3	20.9	23.5
Little better	19.4	23.8	21.7
About the same	36.8	39.7	38.3
Little worse	13.8	11.7	12.7
Much worse	3.7	3.9	3.8

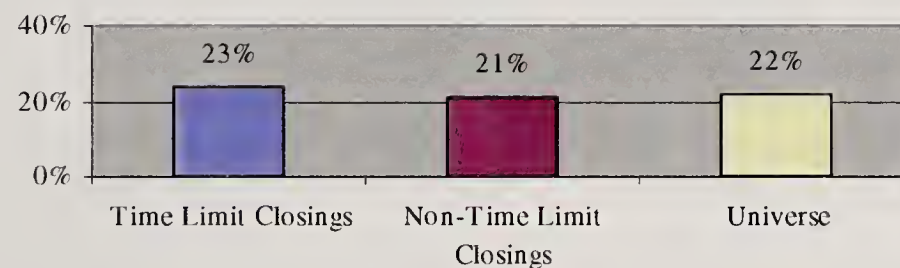
<sup>81</sup> Variations in the total number of children or subsets of children (the n) in the following tables are due to item nonresponse.



### 5.2.3 Special Education -- Children Older Than Age 3 And In School

Approximately one-fifth of the school children ages 4 to 17 in the time limit closings (23.4%) and in the non-time limit closings (20.7%) had attended special education classes in school for a learning or developmental disability after the household had left welfare<sup>82</sup>.

**FIGURE 5.2.3: CHILDREN WHO HAD ATTENDED SPECIAL EDUCATION CLASSES IN SCHOOL AFTER LEAVING WELFARE**



### 5.3 SCHOOL ACTIVITIES AFTER LEAVING WELFARE<sup>83</sup> – CHILDREN AGES 6 TO 17

School children ages 6 to 17 in the two groups differed in the percentage who had attended classes for gifted students or had done advanced schoolwork after leaving welfare. Five percent (5.1%) of school children in the time limit closings compared to 11.9% in the non-time limit closings had been in advanced classes or had done advanced schoolwork after the household left welfare. The school children also differed in their participation in clubs and activities outside of school, with 38.1% in the time limit closings compared to 46.0% in the non-time limit closings involved in such activities after leaving welfare.

Otherwise, the academic and extracurricular activities of school children in both groups were similar after leaving welfare. Nearly two-fifths (36.9% in the time limit closings and 38.0% in the non-time limit closings) had played on a sports team. About three in ten children ages 6 to 17 (27.6% in the time limit closings and 28.7% in the non-time limit closings) had participated in extracurricular activities in school. Somewhat more than ten percent of them (11.5% in the time limit closings and 13.5% in the non-time limit closings) had been suspended or expelled. Thirteen percent (13.3%) in the time limit closings and 15.6% in the non-time limit closings had failed a class or grade after leaving welfare (Table 5.3).

<sup>82</sup> Information on these children's special education needs when the family was on welfare is unavailable.

<sup>83</sup> Information on school activities for when the children were on welfare is unavailable.

**TABLE 5.3: CHILDREN'S SCHOOL ACTIVITY AFTER LEAVING WELFARE (CHILDREN AGES 6 TO 17)**

	Children in Time Limit Closings (%) (n=743)	Children in Non-Time Limit Closings (%) (n=237)	Universe (%)
Attended classes for gifted students or did advanced work ***	5.1	11.9	8.7
On sports team	36.9	38.0	37.5
Participated in extracurricular school activities	27.6	28.7	28.2
Participated in clubs/activities outside of school**	38.1	46.0	42.2
Suspended or expelled	11.5	13.5	12.5
Failed class or not promoted	13.3	15.6	14.5

The statistical significance levels of differences between the time limit closings and the non-time limit closings are indicated as \*\*= 5 percent, \*\*\*= 1 percent.

#### **5.4 CHILDREN'S HEALTH AND BEHAVIOR – CHILDREN BIRTH TO 17 YEARS OLD**

The vast majority of children in both groups were rated by respondents as in good, very good or excellent health. Nine in ten children had had routine medical care within a year of the interview and less than one-fifth of children in both groups were identified by respondents as having a disabling condition. The behavior of about nine in ten children in both groups was thought to be about the same or better than other children of the same age.

##### **5.4.1 Children's Health Rating**

Respondents rated 90.9% of the children in the time limit closings and 93.9% of the children in the non-time limit closings as in good, very good or excellent health (Table 5.4.1).

**TABLE 5.4.1: RESPONDENT'S RATING OF CHILDREN'S HEALTH STATUS (CHILDREN BIRTH TO 17 YEARS OLD)**

	Children in Time Limit Closings (%) (n=1005)	Children in Non- Time Limit Closings (%) (n=413)	Universe (%)
Excellent	47.8	52.1	50.3
Very good	23.4	24.9	24.3
Good	19.7	16.9	18.1
Fair	7.9	5.1	6.2
Poor	1.3	1.0	1.1

### 5.4.2 Children's Last Routine Medical Appointment

Three out of five children in the time limit closings (62.3%) and nearly three-quarters (72.8%) of children in the non-time limit closings had received routine medical care within the previous 6 months. An additional 31.4% of children in the time limit closings and 24.0% of children in the non-time limit closings had received routine medical care within the previous 6 to 12 months. Altogether, over 90% of children in both groups had had routine care within a year of the interview (Table 5.4.2).

**TABLE 5.4.2: TIMING OF CHILDREN'S LAST ROUTINE HEALTH CARE VISIT (CHILDREN BIRTH TO 17 YEARS OLD)**

	Children in Time Limit Closings (%) (n=1003)	Children in Non- Time Limit Closings (%) (n=416)	Universe (%)
Less than 6 months ago	62.3	72.8	68.5
Between 6 and 12 months ago	31.4	24.0	27.1
Between 1 and 2 years ago	5.9	2.6	4.0
2 years or more ago <sup>84</sup>	0.2	0.5	0.4
Never had routine care	0.2 <sup>85</sup>	0.0	0.1

### 5.4.3 Disabling Conditions

Eighteen percent (17.8%) of children in the time limit closings and 13.2% of children in the non-time limit closings were identified by respondents as having a physical, emotional, or mental condition that seriously interfered with their ability to do the things most children of the same age do.

The most commonly mentioned disabilities among the children were:

- ❑ Time limit closings – attention deficit disorders (ADD/ADHD)/hyperactivity (25.6%); respiratory disorders, including asthma and allergies (21.7%); mental and psychological disorders (13.9%); and other types of learning disabilities (12.8%)
- ❑ Non-time limit closings - attention deficit disorders (ADD/ADHD)/hyperactivity (19.3%); other types of learning disabilities (19.3%); respiratory disorders, including asthma and allergies (17.5%); and mental and psychological disorders (17.5%)

<sup>84</sup> The four children who had not had routine care for 2 years or more were ages 7 (2 children), 9 and 17. They lived in four different households. Respondents rated two of the children as being in excellent health, one as being in very good health, and one as being in good health.

<sup>85</sup> These two children lived in the same household. They were 10 and 13 years old, and in the fifth and sixth grades. The respondent said that one of the children was in good health and the other in fair health.<sup>85</sup>



Respondents reported that of those children with a disabling condition, 20.8% in the time limit closings and 38.2% in the non-time limit closings could not attend regular child care or school because of the condition.

**5.4.4 Children’s Behavior**

Respondents rated the behavior of 87.5% of children in the time limit closings and 90.8% of children in the non-time limit closings as being about the same or better than other children of the same age (Table 5.4.4).

**TABLE 5.4.4: RESPONDENTS’ RATING OF CHILDREN’S BEHAVIOR COMPARED TO OTHERS OF THE SAME AGE (CHILDREN BIRTH TO 17 YEARS OLD)**

	Children in Time Limit Closings (%) (n=983)	Children in Non- Time Limit Closings (%) (n=413)	Universe (%)
Much better	22.3	23.2	22.9
Little better	21.2	18.4	19.5
About the same	44.0	49.2	47.1
Little worse	9.1	7.5	8.1
Much worse	3.5	1.7	2.4

**5.5 INVOLVEMENT OF OTHER PARENT**

Nearly two out of five children in the time limit closings (38.2%) and 30.8% of children in the non-time limit closings never had contact with their other biological parent. At the other end, 19.7% of children in the time limit closings and 27.0% of children in the non-time limit closings had contact with their other biological parent daily or almost daily. (Respondents were not asked if the other parent of their children lived in the household so we cannot estimate with any reasonable degree of certainty the percentage of children with daily contact who lived with both parents.) The other biological parent of 2.2% of children in the time limit closings and 3.1% of children in the non-time limit closings was deceased (Table 5.5).

**TABLE 5.5 HOW OFTEN DO CHILDREN SEE OTHER BIOLOGICAL PARENT**

	Children in Time Limit Closings (%) (n=1002)	Children in Non-Time Limit Closings (%) (n=422)	Universe (%)
Never	38.2	30.8	33.8
Few times a year	13.7	11.6	12.4
1 to 3 times a month	9.6	12.6	11.4
Once a week	9.4	7.6	8.3
Several times a week	7.3	7.3	7.3
Daily	19.7	27.0	24.0
Deceased	2.2	3.1	2.7

## 5.6 CHILD CARE FOR CHILDREN UNDER AGE 13

About four-fifths of the children in both groups (77.7% in the time limit closings and 81.7% in the non-time limit closings) were under the age of 13. More than one-half of the children under the age of 13 (54.0% in the time limit closings and 59.8% in the non-time limit closings) were in some kind of child-care arrangement, that is, someone other than the respondent's spouse or partner regularly helped with child care either in or outside of the home when the respondent was at work or school (Figure 5.6).

**FIGURE 5.6: CHILDREN UNDER THE AGE OF 13 IN CHILD CARE WHILE RESPONDENT IS AT WORK OR SCHOOL**  
(n=790 for the time limit closings and n=353 for the non-time limit closings)



Of those children under the age of 13 in child care, the time spent in child care was<sup>86</sup>:

- ❑ An average of 17.9 hours weekly for children in the time limit closings
- ❑ An average of 22.6 hours weekly for children in the non-time limit closings<sup>87</sup>.

<sup>86</sup> The difference between the two groups in the average weekly hours spent in child care was statistically significant at the 1 percent level.

We present findings on child care arrangements first for children under the age of 6 and then for children ages 6 to 12.

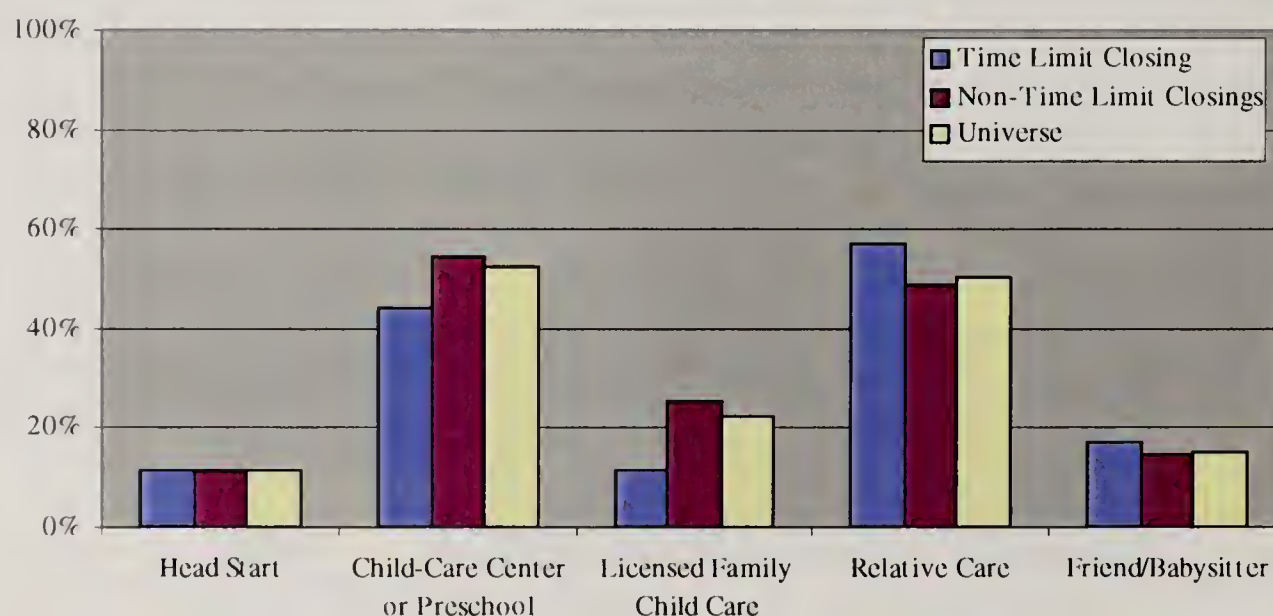
### 5.6.1 Child Care for Children Under Age 6

Of those children in child care, 20.7% in the time limit closings and 47.4% in the non-time limit closings were under the age of 6. Child-care centers/preschools and relative care were the most common arrangements for children who were under the age of 6 and in child care:

- 44.3% of these children in the time limit closings and 54.5% of these children in the non-time limit closings were in child-care centers and preschools.
- 56.8% of these children in the time limit closings and 48.5% of these children in the non-time limit closings were being cared for by a relative.

Similar percentages of children in both groups who were under the age of 6 and in child care were involved with Head Start (11.4% in the time limit closings and 11.3% in the non-time limit closings) or were being cared for by a friend or babysitter (17.0% in the time limit closings and 14.7% in the non-time limit closings). Children under the age of 6 and in child care in the time limit closings were less likely than those in the non-time limit closings to be in state licensed family child care, 11.6% and 25.2%, respectively<sup>88</sup> (Figure 5.6.1). (Respondents whose children were under the age of 6 and in child care inadvertently were not asked about use of before and after school programs.)

**FIGURE 5.6.1: ARRANGEMENTS FOR CHILDREN BIRTH TO AGE 5  
WHO WERE IN CHILD CARE**  
(n=95 children in time limit closings)  
(n=103 children in non-time closings)



<sup>87</sup> Children in the time limit closings spent a median of 15 hours per week in child care and children in the non-time limit closings spent a median of 18.5 hours per week in child care.

<sup>88</sup> The difference was statistically significant at the 1 percent level.



Of the children under the age of 6 in child care, one-quarter (25.3%) in the time limit closings and two-fifths (42.7%) in the non-time limit closings had more than one type of child care arrangement<sup>89</sup>.

#### 5.6.1.1 HOURS IN CHILD CARE – CHILDREN UNDER AGE 6

Of the children under the age of 6 in child care, those in the time limit closings spent fewer hours weekly in child care than those in the non-time limit closings, an average of 22 hours weekly and an average of 32 hours weekly, respectively<sup>90</sup>.

Children in both groups under the age of 6 and in the care of relatives spent similar amounts of time being cared for by their relatives, an average of 16 hours weekly for the time limit closings and an average of 17 hours weekly for the non-time limit closings. Of those children under the age of 6 being cared for by a relative, respondents were paying the relative in 25.9% of the cases in the time limit closings and 38.0% of the cases in the non-time limit closings.

#### 5.6.2 Child Care for Children Ages 6 to 12

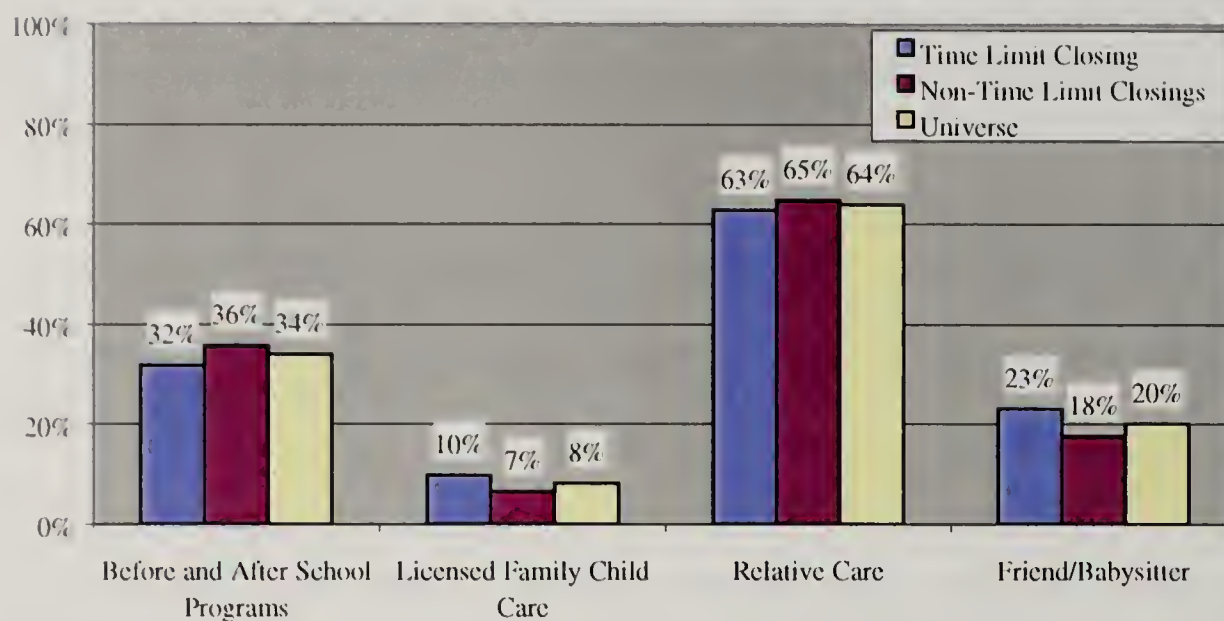
Of those children under the age of 13 in child care, 79.3% in the time limit closings and 52.6% in the non-time limit closings were ages 6 to 12. Of those children ages 6 to 12 in child care, the most common type of arrangement was care by a relative with over three-fifths of these children in both groups in the care of a relative (62.8% in the time limit closings and 64.8% in the non-time limit closings). Approximately one-third of these children in both groups were in a before and/or after school program (31.8% in the time limit closings and 35.8% in the non-time limit closings). About one-fifth (23.0% in the time limit closings and 17.6% in the non-time limit closings) were with a friend or babysitter. Less than ten percent (9.8% in the time limit closings and 6.5% in the non-time limit closings) were in state licensed family child care (Figure 5.6.2).

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<sup>89</sup> Eighteen percent (17.9%) of these children in the time limit closings and 34.0% of these children in the non-time limit closings had two child care arrangements, and 3.2% of these children in the time limit closings and 8.7% of these children in the non-time limit closings had three arrangements. The remaining 4.2% of these children in the time limit closings had four child-care arrangements.

<sup>90</sup> The difference was statistically significant at the 1 percent level.

**FIGURE 5.6.2: ARRANGEMENTS FOR CHILDREN AGES 6 TO 12 WHO WERE IN CHILD CARE**  
 (n=332 children in the time limit closings)  
 (n=108 children in the non-time limit closings )



Of those children ages 6 to 12 in child care, one-fifth in both groups (21.7% in the time limit closings and 21.3% in the non-time limit closings) had more than one type of child care arrangement<sup>91</sup>.

#### 5.6.2.1 HOURS IN CHILD CARE – CHILDREN AGES 6 TO 12

Of the children ages 6 to 12 in child care, those in the time limit closings spent more hours weekly in child care than those in the non-time limit closings, an average of 17 hours weekly and an average of 13 hours weekly, respectively<sup>92</sup>.

Of the children ages 6 to 12 in the care of relatives, those in the time limit closings spent more time weekly with their relative than those children in the non-time limit closings, an average of 17 hours weekly and an average of 13 hours weekly, respectively. Of those children ages 6 to 12 being cared for by a relative, respondents were paying the relative in 27.9% of the cases in the time limit closings and 51.4% of the cases in the non-time limit closings.

### 5.7 HOUSEHOLD DATA ON CHILD-CARE COSTS

Data on child-care arrangements reported above were based on the number of children in respondents' households under the age of 13 who were in a child-care setting. In this section we report on households' child-care costs and on programs that help to defray these costs.

<sup>91</sup> Of these children, 17.2% in the time limit closings and 18.5% in the non-time limit closings had two arrangements, and the remaining 4.5% in the time limit closings and 2.8% in the non-time limit closings had three child-care arrangements.

<sup>92</sup> The difference was statistically significant at the 1 percent level.



Households in the time limit closings were about as likely as households in the non-time limit closings to be using child care at the time of the interview, 54.7% and 59.2%, respectively.

### 5.7.1 Out of Pocket Child-Care Costs

Of those households using child care, 47.1% in the time limit closings and 27.1% in the non-time limit closings reported no out-of-pocket payments for child care<sup>93</sup>. Omitting these households from the calculations, the average out-of-pocket child-care costs were \$34 a week in the time limit closings and \$45 a week in the non-time limit closings.<sup>94</sup>

### 5.7.2 Financial Assistance Programs for Child Care

Table 5.7.2 below summarizes data on sources of financial help for households with child-care costs, including federal and state subsidies, a sliding scale or reduced rate from the child-care provider, employer-based assistance programs, help from relatives or friends, and state payments. Data are first presented for all households using child care. These households are then grouped into households reporting no out of pocket child-care costs and households reporting out of pocket costs to assess the effects of various financial assistance programs on household child care expenditures.

The three major forms of financial aid were federal or state subsidies, sliding pay scales from the child-care provider, and state payments. Respondents could have said that they were receiving assistance from more than one program. As a result, there was considerable duplication in reporting among the three programs as would be expected because state payments and sliding pay scales are forms of federal and state subsidies.

Two-fifths (38.7%) of households in the time limit closings and one-half (49.2%) of households in the non-time limit closings with some type of child-care arrangement were receiving a federal or state subsidy.<sup>95</sup> Of those households using child care, one-fifth (19.1%) in the time limited closings and one-third (31.9%) in the non-time limited closings benefited from a sliding scale or reduced rate from the child-care provider. The state was making payments on behalf of one-fifth of households using child care in both groups (19.4% in the time limit closings and 19.0% in the non-time limit closings).

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<sup>93</sup> The difference was statistically significant at the 1 percent level

<sup>94</sup> The median out-of-pocket child-care costs were \$25 a week in the time limit closings and \$34 a week in the non-time limit closings, omitting households reporting no out-of-pocket payments for their child-care arrangements.

<sup>95</sup> Approximately three-fifths of households receiving a federal or state child-care subsidy when interviewed (64.9% in the time limit closings and 59.3% in the non-time limit closings) had had a subsidy during the 6 months before their welfare case closed. Of those households without a federal or state child-care subsidy when interviewed, 26.8% in the time limit closings and 16.7% in the non-time limit closings had had a subsidy during the 6 months before their welfare case closed. Approximately one-quarter of households in the time limit closings (23.2%) and in the non-time limit closings (25.0%) not receiving subsidized care said that they were eligible for a federal or state child-care subsidy.



Financial assistance from employers, relatives and friends, or other sources was very limited.

In the time limit closings, 73.3% of households paying on a sliding scale and 93.3% of households receiving state payments also reported receiving a federal or state subsidy. In the non-time limit closings, 81.6% of households paying on a sliding scale and 100.0% of households receiving state payments also reported getting a federal or state subsidy.

Since only one in five households in both groups (20.7% in the time limit closings and 18.8% in the non-time limit closings) reporting no out of pocket costs for their child care arrangement were receiving a federal or state subsidy, it would appear that households using child care without having to pay do so primarily because they are receiving free child care from the provider and not because the care is being subsidized.

**TABLE 5.7.2: FINANCIAL ASSISTANCE FOR CHILD CARE COSTS – HOUSEHOLDS USING CHILD CARE**

All households with some type of child-care arrangement*	Households in Time Limit Closings (%) (n=238)	Households in Non-Time Limit Closings (%) (n=118)	Universe (%)
Federal or state subsidy	38.7	49.2	45.4
Sliding scale or reduced rate from provider	19.1	31.9	27.3
State payment	19.4	19.0	19.1
Employer or partner's employer program	1.7	2.5	2.2
Relatives or friends	3.8	5.9	5.1
Other	3.8	2.5	3.0
Households with some type of child-care arrangement and NO out-of pocket child care costs	n=112	n=32	
Federal or state subsidy	20.7	18.8	20.0
Sliding scale or reduced rate from provider	4.6	3.3	4.2
State payment	11.0	12.9	12.4
Employer or partner's employer	0.9	0.0	0.0
Relatives or friends	1.8	0.0	1.0
Other	0.0	3.3	2.1
Households with some type of child-care arrangement and out-of pocket child care costs	n=126	n=86	
Federal or state subsidy	54.0	60.5	58.4
Sliding scale or reduced rate from provider	31.7	43.0	39.7
State payment	26.7	21.7	23.1
Employer or partner's employer	2.4	3.5	3.2
Relatives or friends	5.6	8.1	7.4
Other	6.4	2.3	3.7

\*These counts are duplicated. Respondents could have said that they were receiving assistance from more than one program. In the time limit closings, 73.3% of households paying on a sliding scale and 93.3% of households receiving state payments also reported receiving a federal or state subsidy. In the non-time limit closings, 81.6% of households paying on a sliding scale and 100.0% of households receiving state payments also reported getting a federal or state subsidy.

## 5.8 HOUSEHOLDS NOT USING CHILD CARE

Forty-five percent (45.3%) of households in the time limit closings and 40.8% of households in the non-time limit closings were not using child care at the time of the interview, mainly because they did not want or need child care. A minority of households not using child care said that they were eligible for a federal or state subsidy.

### 5.8.1 Reasons Households Were Not Using Child Care

Eighty-three percent (83.3%) of households in the time limit closings and 77.4% of households in the non-time limit closings who were not using child care when interviewed said that they did not want or need it. Of those households not using child care, one-tenth (10.3%) in the time limit closings and nearly one-fifth (17.9%) in the non-time limit closings said that they could not afford or find care. The remaining 7.4% of these households in the time limit closings and 4.8% of these households in the non-time limit closings cited other factors such as the age of their children, their children's health or behavior, or another unspecified reason for not using child care (Table 5.8.1).

**TABLE 5.8.1: REASONS FOR NOT USING CHILD CARE**

	Households in Time Limit Closings (%) (n=203)	Households in Non-Time Limit Closings (%) (n=84)	Universe (%)
Don't want or need	83.3	77.4	79.8
Want but can't afford or find	10.3	17.9	14.8
Age of child	1.0	2.4	1.8
Child's health/behavior	3.4	2.4	2.8
Other reason	2.0	0.0	0.8

### 5.8.2 Eligibility for a Federal or State Child-Care Subsidy

Over 20% of households in both groups who were not using child care (23.0% in the time limit closings and 27.4% in the non-time limit closings) said that they were currently eligible for a federal or state subsidy, and an additional thirty percent (30.5% in the time limit closings and 27.4% in the non-time limit closings) did not know if they were eligible (Table 5.8.2).



**TABLE 5.8.2: ELIGIBILITY FOR A FEDERAL OR STATE SUBSIDY –  
HOUSEHOLDS NOT USING CHILD CARE**

	Time Limit Closings (%) (n=200)	Non-Time Limit Closings (%) (n=84)	Universe (%)
Yes	23.0	27.4	25.6
No	46.5	45.2	45.8
Don't Know	30.5	27.4	28.6

## 5.9 SUMMARY

Nearly all children in the time limit closings (97.7%) and in the non-time limit closings (92.5%) were related to the respondent by birth or adoption. With an average age of 9 years old, children in the time limit closings were older than children in the non-time limit closings whose average age was 8 years old. The main difference between the two groups was in the percentage of children under age 4 and between the ages of 6 and 12. Four percent (3.6%) of children in the time limit closings compared to 22.6% of children in the non-time limit closings were under the age of 3. In turn, three-fifths (61.8%) of children in the time limit closings compared to two-fifths (44.8%) of children in the non-time limit closings were ages 6 to 12. This difference would seem to be related to Massachusetts' policy of exempting from the time limit families with children younger than age 2.

Approximately one-fifth of children ages 4 to 17 in both the time limit closings (23.4%) and in the non-time limit closings (20.7%) had attended special education classes in school for a learning or developmental disability after the household had left welfare. Also after leaving welfare, 5.1% of school children in the time limit closings had attended classes for gifted students or had done advanced schoolwork, compared to 11.9% of school children in the non-time limit closings. Similar percentages (nearly 40%) of school children in both groups had played on a sports team, and similar percentages (nearly 30%) of these children in both groups had participated in extracurricular activities in school after leaving welfare. Fewer school children in the time limit closings (38.1%) than in the non-time limit closings (46.0%) participated in clubs and activities outside of school. Similar percentages (somewhat more than 10.0%) of school children in both groups had been suspended or expelled. Thirteen percent (13.3%) in the time limit closings and 15.6% in the non-time limit closings had failed a class or grade after leaving welfare.

Respondents rated 90.9% of the children in the time limit closings and 93.9% of the children in the non-time limit closings as in good, very good or excellent health. Over 90% of children in both groups had had routine medical care within a year of the interview.

Eighteen percent (17.8%) of children in the time limit closings compared to 13.2% of children in the non-time limit closings were identified by the respondent as having a

physical, emotional, or mental condition that seriously interferes with their ability to do the things most children of the same age do. Respondents reported that of those children with a disabling condition, 20.8% in the time limit closings could not attend regular child care or school because of the condition, compared to 38.2% in the non-time limit closings.

More than one-half of the children under the age of 13 (54.0% in the time limit closings and 59.8% in the non-time limit closings) were in some kind of child care arrangement at the time of the interview. Child care centers/preschools and relative care were the most common arrangements for children under the age of 6 in child care. Relative care and before and after school programs were the most common arrangements for children ages 6 to 17 in child care.

Over half (54.7%) of the households in the time limit closings and three-fifths (59.2%) of the households in the non-time limit closings were using child care at the time of the interview. Two-fifths (38.7%) of the households in the time limit closings and one-half (49.2%) of the households in the non-time limit closings with some type of child care arrangement were receiving a federal or state subsidy. Households using child care without incurring child care costs appear to do so primarily because they are receiving free care from the provider and not because the care is being subsidized.



## **6.0 JOB TRAINING, HOUSING, FOOD SECURITY, HEALTH, DOMESTIC VIOLENCE, AND COMPARISONS OF LIFE BEFORE AND AFTER LEAVING WELFARE**

In this chapter we report on respondents' current and previous job training. We present findings on their housing arrangements, the extent to which respondent's were relying on housing assistance, and the quality of their housing. We look at food security before and after welfare. Respondents' physical and mental health, and the incidence of substance abuse and domestic violence are also covered. Finally, we present respondent's comparisons of how things were before and after leaving welfare.

### **6.1 RESPONDENTS' JOB TRAINING**

Approximately ten percent of respondents in both types of closings were enrolled in school or job training when interviewed, and about one-half of respondents in both groups had had previous job training.

#### **6.1.1 Current Job Training**

At the time of the interview, 10.2% of respondents in the time limit closings and 13.3% of respondents in the non-time limit closings were enrolled in school or a job training program. College was the most common activity for respondents in both groups followed by programs focused on job search and resume writing for the time limit closings and GED programs for the non-time limit closings.<sup>96</sup>

#### **6.1.2 Previous Job Training**

Forty-six percent (46.3%) of respondents in the time limit closings and 48.6% of respondents in the non-time limit closings had taken some kind of employment-related class or training program in the past.<sup>97</sup>

Programs for health assistants (e.g., nurse's aides and home health aides) and training in computer skills were the most common training activities for respondents in both groups.

Program completion rates were high. Respondents in both groups had completed over three-quarters of the training programs: 77.7% of the training programs in the case of the time limit closings and 80.1% of the training programs in the case of the non-time limit closings.

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<sup>96</sup> Four percent (4.1%) of respondents in the time limit closings and 6.7% of respondents in the non-time limit closings were in a college program. Two percent (1.7%) of respondents in the time limit closings were in a job-training program focused on job search and resume writing. One percent (0.7%) of respondents in the time limit closings and 1.4% of respondents in the non-time limit closings were in a GED program.

<sup>97</sup> Thirty-six percent (36.3%) of respondents in the time limit closings had been involved in one job training program; 7.4% had been involved in two; 2.2% had been involved in three; and 0.2% had been involved in four. Thirty-six percent (36.2%) of respondents in the non-time limit closings had been involved in one job training program; 7.6% had been involved in two; 3.3% had been involved in three; and 1.4% had been involved in four.



If respondents had finished a program after 1996, they were asked who paid for it. DTA had paid for three-quarters (73.7%) of the programs taken by respondents in the time limit closings and 58.0% of the programs taken by respondents in the non-time limit closings. Respondents in both groups had paid for seven percent of the training (7.4% in the time limit closings and 7.2% in the non-time limit closings).

## **6.2 RESPONDENTS' HOUSING**

The vast majority of respondents in both groups were living in their own place when interviewed. About one-half in both groups were receiving housing assistance at the time of the interview. One-sixth of respondents in the time limit closings and one-quarter of respondents in the non-time limit closings had moved after leaving welfare, generally to improve their housing.

### **6.2.1 Housing Arrangements**

Over four-fifths of respondents in both groups (85.4% in the time limit closings and 81.2% in the non-time limit closings) were in their own place. Somewhat more than 10% of respondents in both groups (12.4% in the time limit closings and 14.5% in the non-time limit closings) were staying with a friend or relative. Two percent (1.7%) of respondents in the time limit closings and 3.9% of respondents in the non-time limit closings were sharing a place with a roommate. Less than one percent (0.4% in the time limit closings and 0.5% in the non-time limit closings) were living in a shelter.

#### **6.2.1.1 RENTERS AND OWNERS**

Nearly nine in ten respondents in both groups (86.5% in the time limit closings and 88.0% in the non-time limit closings) were renting. Twelve percent (11.6%) of renters in the time limit closings paid nothing towards the rent, as was the case for 8.9% of renters in the non-time limit closings. Excluding these cases, the average monthly rent paid by respondents in the time limit closings was \$289, and the average monthly rent paid by respondents in the non-time limit closings was \$349.

Four percent (3.9%) of respondents in the time limit closings and 3.3% of respondents in the non-time limit closings owned their homes. The remaining respondents said that they had some other arrangement<sup>98</sup>.

### **6.2.2 Housing Assistance**

About two-thirds of respondents in both groups (67.0% in the time limit closings and 62.9% in the non-time limit closings) were either receiving housing assistance or were on a waiting list for assistance:

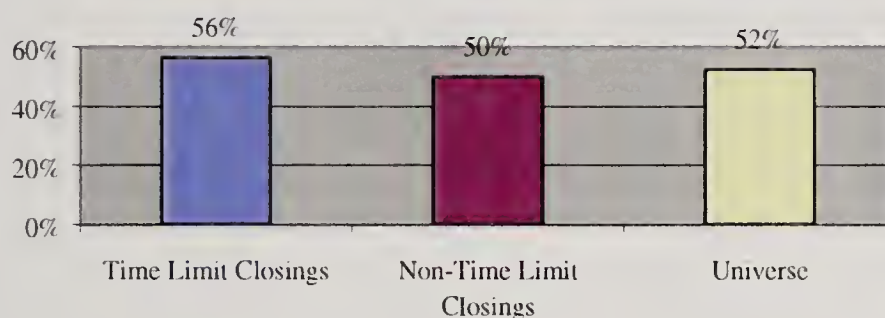
- ❑ 56.3% of respondents in the time limit closings and 50.0% of respondents in the non-time limit closings were receiving housing assistance.

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<sup>98</sup> Eight percent (7.6%) of respondents in the time limit closings and 7.2% of respondents in the non-time limit closings were living with their parents. Two percent of respondents in both groups (2.0% in the time limit closings and 1.5% in the non-time limit closings) were living with relatives, friends, or a partner.

- 10.7% of respondents in the time limit closings and 12.9% of respondents in the non-time limit closings were on a waiting list for government assistance.

**FIGURE 6.2.2: RECEIVING HOUSING ASSISTANCE WHEN INTERVIEWED**



Of those respondents receiving housing assistance, 23.5% in the time limit closings and 28.6% in the non-time limit closings were in public housing. Thirty-three percent (32.8%) of respondents in the time limit closings and 21.4% of respondents in the non-time limit closings were getting a government housing subsidy such as a Section 8 voucher.

### 6.2.3 Utilities

Twenty-two percent (21.9%) of respondents in the time limit closings and 26.5% of respondents in the non-time limit closings reported no separate monthly payment for utilities. Of the remaining respondents, the average monthly payment for utilities was \$131 for the time limit closings and \$136 for the non-time limit closings.

#### 6.2.3.1 UTILITIES TURNED OFF – BEFORE AND AFTER LEAVING WELFARE

During the six-month period before leaving welfare, 20.1% of respondents in the time limit closings had their gas, electricity, heat or telephone turned off because they did not pay the bill, compared to 25.9% who experienced this after leaving welfare.

During the six-month period before leaving welfare, 19.8% of respondents in the non-time limit closings had their gas, electricity, heat or telephone turned off because they did not pay the bill, compared to 25.7% who experienced this after leaving welfare.

#### 6.2.3.2 PHONE SERVICE

Almost all households in both groups (93.2% in the time limit closings and 96.2% in the non-time limit closings) had a working phone.



6.2.4 Housing Stability and Quality

One-sixth of respondents in the time limit closings and one-quarter of respondents in the non-time limit closings had moved after leaving welfare, generally to improve their housing. About three-quarters of respondents who had not moved after leaving welfare rated their housing as good, very good or excellent compared to four-fifths of respondents who had moved after leaving welfare who gave their current housing one of those ratings.

6.2.4.1 RESPONDENTS WHO HAD NOT MOVED AFTER WELFARE

Eighty-four percent (83.7%) of respondents in the time limit closings and 74.8% of respondents in the non-time limit closings had not moved after leaving welfare. Respondents in the time limit closings had spent an average of 68 months at their current residence. Respondents in the non-time limit closings had spent an average of 50 months at their current residence. Three-quarters (76.6%) of respondents in the time limit closings and 71.3% of respondents in the non-time limit closings who had not moved after leaving welfare rated the condition of their housing as good, very good or excellent (Table 6.2.4.1).

TABLE 6.2.4.1: HOUSING QUALITY -- RESPONDENTS WHO HAD NOT MOVED AFTER LEAVING WELFARE (SELF-REPORTED DATA)			
	Time Limit Closings (%)	Non-Time Limit Closings (%)	Universe (%)
Excellent	21.2	17.0	18.7
Very Good	21.2	27.5	24.9
Good	34.2	26.8	29.9
Fair	17.5	20.9	19.5
Poor	5.8	7.8	7.0

6.2.4.2 RESPONDENTS WHO HAD MOVED AFTER WELFARE

Fourteen percent (13.7%) of respondents in the time limit closings and 18.1% of respondents in the non-time limit closings had moved once after leaving welfare. Three percent (2.6%) of respondents in the time limit closings and 7.2% of respondents in the non-time limit closings had moved two times or more after leaving welfare.

Respondents in both groups who had moved after leaving welfare had spent an average of 5 months in their current residence.

Fifteen percent (14.6%) of these respondents in the time limit closings and 28.0% of these respondents in the non-time limit closings had moved from housing rated as fair or poor to housing rated as good, very good or excellent. Specifically, 65.7% of respondents in the time limit closings had rated their housing before leaving welfare as good, very good or excellent compared to 80.3% who gave their housing after leaving welfare one of those ratings. Fifty-four percent (54.0%) of respondents in the time limit closings had rated their housing before leaving welfare as good, very good or excellent compared to 82.0% who gave their housing after leaving welfare one of those ratings (Table 6.2.4.2).



**TABLE 6.2.4.2: HOUSING QUALITY BEFORE AND AFTER WELFARE – RESPONDENTS WHO MOVED AFTER WELFARE (SELF-REPORTED DATA)**

	<u>Time Limit Closings</u>		<u>Non-Time Limit Closings</u>		<u>Universe</u>	
	Before Leaving Welfare	After Leaving Welfare	Before Leaving Welfare	After Leaving Welfare	Before Leaving Welfare	After Leaving Welfare
	(%)	(%)	(%)	(%)	(%)	(%)
Excellent	16.4	22.4	12.0	22.0	13.3	22.1
Very Good	17.8	32.9	18.0	36.0	17.9	35.1
Good	31.5	25.0	24.0	24.0	26.2	24.3
Subtotal	65.7	80.3	54.0	82.0	57.4	81.5
Fair	16.4	15.8	16.0	14.0	16.1	14.5
Poor	17.8	3.9	30.0	4.0	26.4	4.0

Respondents who had moved were asked if they had to double up at any time after leaving welfare, that is, stay in other people's homes because they did not have anywhere else to live. The number who said that they had doubled up represented less than nine percent of respondents in both groups: 5.4% in the time limit closings and 8.6% in the non-time limit closings.

### **6.2.5 Homelessness Before and After Leaving Welfare – Respondents Who Had Moved After Leaving Welfare**

Respondents who had moved after leaving welfare were asked about being homeless before and after they left welfare. Less than three percent of respondents in both groups had spent time in a shelter or other homeless setting, or lived apart from their children because they were homeless either before and after leaving welfare.

#### **6.2.5.1 Time in a Shelter or Other Homeless Setting – Before and After Leaving Welfare**

Respondents who had moved after leaving welfare were asked if they had spent any nights in a shelter, on the street, or in another place that was not designed for sleeping, such as in a public building or in a car or other vehicle. The number who said that they had slept in a shelter or in some other location not designed for sleeping before leaving welfare represented 0.4% of respondents in the time limit closings and 1.9% of respondents in the non-time limit closings. The number who had done so after leaving welfare represented 1.1% of respondents in the time limit closings and 2.9% of respondents in the non-time limit closings.

#### **6.2.5.2 Children Living with Others Because of Homelessness – Before and After Leaving Welfare**

Respondents who had moved after leaving welfare were asked if any of their children had lived apart from them because they did not have a place of their own. The number who said that this had happened before leaving welfare represented 0.4% of respondents in the

time limit closings and 1.0% of respondents in the non-time limit closings. The number who said that this had happened after leaving welfare represented 1.5% of respondents in the time limit closings and 3.3% of respondents in the non-time limit closings.

#### 6.2.5.3 Own Place to Live – Before and After Leaving Welfare

Respondents who had moved after leaving welfare were asked if there was a time before or since they left welfare when they did not have their own place to live. The number who did not have their own place at some point during the 6 months before leaving welfare represented 1.5% of respondents in the time limit closings and 3.8% of respondents in the non-time limit closings. The number who did not have their own place at some point after leaving welfare represented 5.9% of respondents in the time limit closings and 10.0% of respondents in the non-time limit closings.

### 6.3 FOOD SECURITY – HOUSEHOLDS OFF WELFARE

To measure food security, CSR used the six-item short form of the Household Food Security Scale developed by the U.S. Department of Agriculture (USDA). Respondents were asked the following questions:

- ☐ Did you or any other adults in the household cut the size of meals or skip meals because there wasn't enough money for food?
- ☐ (If yes) how often did this happen? Every month; almost every month; some months but not every month; in 1 or 2 months?
- ☐ Did you ever eat less than you felt you should because there wasn't enough money for food?
- ☐ Were you ever hungry but didn't eat because you couldn't afford enough food?

Then respondents were asked how true each of the following statements was.

- ☐ The food we bought just didn't last, and we didn't have money to get more. Was that often, sometimes, or never true?
- ☐ We couldn't afford to eat balanced meals. Was that often, sometimes, or never true?

First respondents were asked these six questions for the time period after leaving welfare, then for the six months before leaving welfare.<sup>99</sup> According to USDA guidelines, a yes answer to two or more questions indicates food insecurity. A yes answer to five or more questions indicates severe food insecurity. Every month, almost every month, and some months are considered yes answers for the second question. Often and sometimes are considered yes answers for the fifth and sixth questions.

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<sup>99</sup> The interview took place, on average, 10 months after respondents left welfare. Therefore, the before and after time frames used in the study are shorter than the one-year time frame built into the design of the food security scale. (That is, the USDA form asked if any of the food problems mentioned in the six questions had happened during the past year.) The effect of the different time frames on scoring the food security scale is unclear.



Of those households off welfare when interviewed, food security (none or one food problem) decreased by 14.7 percentage points in the time limit closings and by 11.8 percentage points in the non-time limit closings after leaving welfare:

- 72.3% of households in the time limit closings who were off welfare when interviewed reported none or one food problem before leaving welfare, compared to 57.6% of these households who reported none or one food problem after leaving welfare.
- 68.8% of households in the non-time limit closings who were off welfare when interviewed reported none or one food problem before leaving welfare, compared to 57.0% of these households who reported none or one food problem after leaving welfare.

Severe food insecurity (five or six food problems) increased by 10.2 percentage points in these households in the time limit closings and by 6.5 percentage points in these households in the non-time limit closings (Table 6.3).

**TABLE 6.3: FOOD SECURITY BEFORE AND AFTER LEAVING WELFARE – HOUSEHOLDS OFF WELFARE**

	<u>Time Limit Closings</u>		<u>Non-Time Limit Closings</u>		<u>Universe</u>	
	Before Leaving Welfare (%)	After Leaving Welfare (%)	Before Leaving Welfare (%)	After Leaving Welfare (%)	Before Leaving Welfare (%)	After Leaving Welfare (%)
None or One Problem	72.3	57.6	68.8	57.0	70.2	57.2
Two to Four Problems	14.4	18.9	17.7	22.0	15.8	20.8
Five or Six Problems	13.3	23.5	14.5	21.0	14.1	21.9

### 6.3.1 Severe Food Insecurity and Food Stamps

Of the households off welfare when interviewed, one-quarter (23.5%) in the time limit closings and one-fifth (21.0%) in the non-time limit closings showed signs of severe food insecurity after leaving welfare (five or six food problems). Of these severely food insecure households, 48.5% in the time limit closings and 17.9% in the non-time limit closings were receiving food stamps when interviewed. Their average food stamp benefit was \$256 a month for the time limit closings and \$199 a month for the non-time limit closings.



Of those households off welfare reporting severe food insecurity, 68.1% in the time limit closings and 57.8% in the non-time limit closings said that they remember being told before they left welfare that they might be eligible for food stamps after leaving assistance.

## **6.4 HEALTH AND DOMESTIC VIOLENCE**

About one-quarter of respondents in both groups reported having a serious physical, mental or emotional problem. Less than nine percent of respondents in both groups, however, said that they were currently unable to work because of health problems. Fewer respondents in the time limit closings (7.2%) than in the non-time limit closings (11.9%) reported seeing a mental health professional within the past year. Two percent of respondents in both groups had been in a drug or alcohol treatment program within the past year. Less than eight percent of respondents in both groups reported one or more indicators of domestic violence for the six-month period preceding the interview, which took place, on average, 10 months after respondents left welfare.

### **6.4.1 Respondents' Health**

Three-quarters of respondents in both groups (75.8% in the time limit closings and 74.3% in the non-time limit closings) rated their health as good, very good or excellent.

Approximately one-quarter of respondents in both groups (23.7% in the time limit closings and 27.1% in the non-time limit closings) said that they had a serious physical, mental or emotional problem. Depression<sup>100</sup> and asthma were the most common health problems among respondents in the time limit closings. Asthma, back problems and anxiety were the most common health problems among respondents in the non-time limit closings.

Approximately ten percent of respondents in both groups (9.8% in the time limit closings and 12.6% in the non-time limit closings) had been hospitalized overnight at least once after leaving welfare for a serious health problem or injury.

Six percent (6.1%) of respondents in the time limit closings and 9.0% of respondents in the non-time limit closings said that they were currently unable to work because of health problems.<sup>101</sup>

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<sup>100</sup> Later in the interview, CSR probed respondents about depression by reading a series of sentences that describe how respondents may have felt or behaved in the past week and asking respondents how many days in the past week they had felt or behaved that way. We did not have a scale, however, to use the findings.

<sup>101</sup> One-sixth (16.4%) of respondents in the time limit closings and 20.5% of respondents in the non-time limit closings said that, after leaving welfare, there was a time of at least one month when they were unable to work because of a health problem.

### 6.4.2 Mental Health

Fourteen percent (14.0%) of respondents in the time limit closings and 20.8% of respondents in the non-time limit closings said that they had had a serious emotional problem in the past. Three percent (3.0%) of respondents in the time limit closings and 4.8% of respondents in the non-time limit closings had been an inpatient at a psychiatric facility in the past. Seven percent (7.2%) of respondents in the time limit closings and 11.9% of respondents in the non-time limit closings had seen a mental health professional within the past year.

### 6.4.3 Substance Abuse

Thirteen percent (13.3%) of respondents in the time limit closings and 14.0% of respondents in the non-time limit closings reported that they had had an alcohol or drug problem some time in their life. Two percent of respondents in both groups (1.5% in the time limit closings and 1.9% in the non-time limit closings) had been in a drug or alcohol treatment program within the past year. An additional 5.2% of respondents in the time limit closings and 6.7% of respondents in the non-time limit closings had been in a drug or alcohol treatment program some time in their life.

### 6.4.4 Domestic Violence

To screen for indicators of domestic violence, CSR used a six-item index that was seen as best reflecting the legal definition of domestic violence in Massachusetts as set forth in the 1978 Massachusetts Chapter 209A Abuse Prevention Act. Respondents were asked the following six questions:

Has any current or former boyfriend, husband, or partner ever:

- ☐ Made you think that they might hurt you?
- ☐ Hit, slapped or kicked you?
- ☐ Thrown or shoved you onto the floor, against the wall, or down the stairs?
- ☐ Hurt you badly enough that you went to a doctor or clinic?
- ☐ Used a gun, knife, or other object in a way that made you afraid?
- ☐ Forced you to have sex or engage in sexual activity against your will?

Respondents were asked if any of these things had ever happened to them, had happened to them within the past 12 months, or had happened to them within the past 6 months.<sup>102</sup> A yes answer to any one of the questions could indicate domestic violence.

Forty-five percent (44.7%) of respondents in the time limit closings and 51.7% of respondents in the non-time limit closings said that at least one of the situations described in the six domestic violence questions had happened to them some time in their life. Twelve percent (11.5%) of respondents in the time limit closings and 14.9% of respondents in the non-time limit closings said that at least one of the situations described

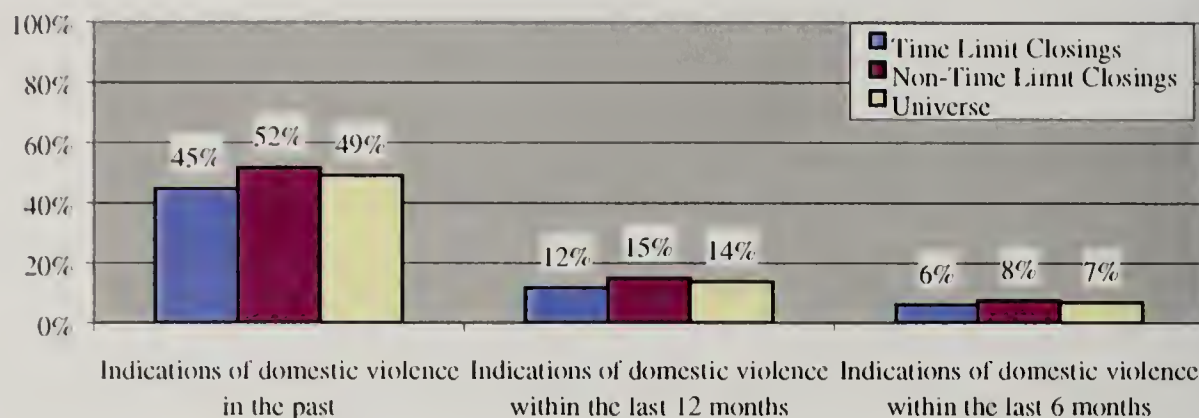
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<sup>102</sup> We had planned to survey respondents six months after leaving welfare; therefore, the 12 and 6-month time frames were designed to capture data on domestic violence for the six months before leaving welfare and the six months after leaving welfare. Because of unforeseen complications, the interviews took place, on average, 10 months after respondents left welfare, making before and after comparisons invalid



in the six domestic violence questions had happened within the past year. Six percent (6.1%) of respondents in the time limit closings and 7.5% of respondents in the non-time limit closings said yes to at least one of the six questions for the time period covering the 6 months before the interview (Figure 6.4.4).

**FIGURE 6.4.4 RESPONDENTS REPORTING INDICATIONS OF DOMESTIC VIOLENCE**



Thirty-six percent (36.3%) of respondents in the time limit closings and 39.9% of respondents in the non-time limit closings had been to court to get a restraining order against a husband or partner some time in their life. Seven percent (7.0%) of respondents in the time limit closings and 8.6% of respondents in the non-time limit closings had done so within the past year.

In the past, 32.3% of respondents in the time limit closings and 37.4% of respondents in the non-time limit closings had called the police because they were afraid of a husband or partner. Six percent (6.1%) of respondents in the time limit closings and 9.5% of respondents in the non-time limit closings had done so within the past year.

In the past, 22.8% of respondents in the time limit closings and 22.7% of respondents in the non-time limit closings had left their home overnight to protect themselves from a husband or partner. Three percent (2.6%) of respondents in the time limit closings and 3.8% of respondents in the non-time limit closings had done so within the past year.

## 6.5 COMPARISONS OF LIFE BEFORE AND AFTER LEAVING WELFARE

Respondents talked about the ways things were more difficult and the ways things were better after leaving welfare. In general, respondents in the time limit closings were less likely than respondents in the non-time limit closings to say that things had improved.

### 6.5.1 What Got Worse After Leaving Welfare

More than one-quarter (27.6%) of respondents in the time limit closings and two-fifths (38.6%) of respondents in the non-time limit closings said nothing got worse after leaving welfare. Of the remaining respondents in both groups, having less income, problems paying bills, and having less time with their children were the most common complaints.



Table 6.5.1 lists the first thing mentioned by respondents as getting worse after leaving welfare.<sup>103</sup>

**TABLE 6.5.1: WHAT GOT WORSE AFTER LEAVING WELFARE**

	Time Limit Closings (%)	Non-Time Limit Closings (%)	Universe (%)
Nothing worse	27.6	38.6	34.4
Less income	16.7	9.0	12.0
Paying bills	9.6	8.6	9.0
Less time with children	9.0	8.6	8.7
Everything worse	5.7	4.3	4.8
Less food	5.3	7.6	6.7
Lost rent subsidy	4.4	2.9	3.4
Lost food stamps/utility aid	3.7	3.8	3.8
Less regularity in income	2.2	0.0	0.8
Lost clothing subsidy	2.2	1.0	1.4
Lost health insurance	2.0	1.4	1.6
Have to work	2.0	3.3	2.8
Can't find work	1.5	1.0	1.2
Increased debt	0.9	0.5	0.6
Can't finish school	0.9	0.0	0.3
Answer not negative	2.4	5.7	4.4
Other	3.9	3.8	3.9

### 6.5.2 What Got Better After Leaving Welfare

Two-fifths (38.7%) of respondents in the time limit closings and 23.8% of respondents in the non-time limit closings said that nothing got better after leaving welfare. For the remaining respondents in both groups, feeling better about themselves, making more money<sup>104</sup>, and not having to deal with DTA were the most common responses. Table

<sup>103</sup> Twenty-eight percent (28.3%) of respondents in the time limit closings mentioned a second way in which things had gotten worse, mainly paying bills, having less income, having less food, losing the clothing subsidy, losing food stamps and utilities vouchers. Twenty-two percent (21.9%) of respondents in the non-time limit closings mentioned a second way in which things had gotten worse, mainly paying bills, losing a rent subsidy, having everything get worse, having less income, having less time with their children, and losing food stamps and utilities vouchers.

<sup>104</sup> This seems to contradict the previous finding that a common household complaint after leaving welfare was having less income. Generally those who said that they were making more money after welfare and those who said that they had less income after welfare were different respondents. Only 2.7% of respondents who said that they were making more money after welfare complained about having less income. Most respondents (54.4%) who said that they were making more money responded that nothing had gotten worse while off welfare.

6.5.2 lists the first thing mentioned by respondents that was better after leaving welfare.<sup>105</sup>

**TABLE 6.5.2: WHAT GOT BETTER AFTER LEAVING WELFARE**

	Time Limit Closings (%)	Non-Time Limit Closings (%)	Universe (%)
Nothing better	38.7	23.8	29.5
Feel better about themselves	24.0	24.8	24.5
Have money	18.7	29.5	25.4
Not have to deal with welfare department	10.1	13.3	12.1
Income from other person	1.5	1.4	1.5
No stigma of welfare	0.9	0.5	0.6
Getting other benefits	0.9	1.0	0.9
Answer not positive	2.0	1.9	1.9
Other	3.3	3.8	3.6

### 6.5.3 Other Comparisons of Life Before and After Welfare

Respondents compared their financial well being, emotional well being, housing, child rearing, and the amount and kind of food they could afford before and after leaving welfare. Respondents in both groups were least likely to report deterioration in their housing and child rearing and more likely to report that their food situation was not as good after leaving welfare. Specifically, about fifteen percent of respondents in both groups said that their housing and child rearing was worse after leaving welfare, compared to one-third of respondents in both groups who said that their food situation was worse after leaving welfare.

Respondents in the time limit closings were more likely than respondents in the non-time limit closings to report that their financial and emotional well being was not as good after leaving welfare. Two-fifths of respondents in the time limit closings compared to one-quarter of respondents in the non-time limit closings said that their financial well being was worse after leaving welfare. One-third of respondents in the time limit closings compared to one-quarter of respondents in the non-time limit closings said that their emotional well being was worse after leaving welfare (Table 6.5.3).

<sup>105</sup> Sixteen percent (16.3%) of respondents in the time limit closings and 26.2% of respondents in the non-time limit closings mentioned a second way in which things had improved, mainly feeling better about themselves, having money, and not having to deal with DTA.

**TABLE 6.5.3 FINANCIAL WELL BEING, EMOTIONAL WELL BEING, HOUSING, CHILD-REARING, AND FOOD AFTER WELFARE COMPARED TO BEFORE LEAVING WELFARE**

	Time Limit Closings (%)	Non-Time Limit Closings (%)	Universe (%)
Financial Well Being			
Better	34.2	53.2	45.9
Worse	39.1	23.9	29.8
Same	26.6	22.9	24.3
Emotional Well Being			
Better	38.3	51.7	46.6
Worse	34.1	23.9	27.8
Same	27.6	24.4	25.6
Housing			
Better	19.5	28.8	25.2
Worse	15.2	13.7	14.3
Same	65.2	57.6	60.5
Child-Rearing			
Better	28.6	43.6	37.8
Worse	17.7	13.7	15.2
Same	53.7	42.6	46.9
Food			
Better	20.4	31.7	27.4
Worse	33.9	33.7	33.7
Same	45.7	34.6	38.9

## 6.5 SUMMARY

Respondents in both groups looked similar in most areas analyzed in this section. Approximately ten percent of respondents in both groups were enrolled in school or in job training when interviewed. Over four-fifths of respondents in both groups were living in a place of their own, and approximately one-half in both groups were receiving housing assistance when interviewed.

Based on respondents' recall of their food situation before and after leaving welfare, food insecurity increased after leaving welfare by 14.7 percentage points in the time limit closings and 11.8 percentage points in the non-time limit closings.

Approximately one-quarter of respondents in both groups reported having a serious physical, mental or emotional problem. Less than nine percent of respondents in both groups, however, said that they were currently unable to work because of health problems. Fewer respondents in the time limit closings (7.2%) than in the non-time limit closings (11.9%) reported seeing a mental health professional within the past year. Two



percent of respondents in both groups had been in a drug or alcohol treatment program within the past year.

Less than eight percent of respondents in both groups (6.1% in the time limit closings and 7.5% in the non-time limit closings) reported one or more indicators of domestic violence for the six month period preceding the interview.

Generally, the way things had gotten worse after leaving welfare first mentioned by respondents in both groups were that they had less income, problems paying bills or less time with their children after leaving welfare. Generally, the way things had gotten better after leaving welfare first mentioned by respondents in both groups were that they felt better about themselves, were making more money or did not have to deal with DTA.

When asked to compare their financial well being, emotional well being, housing, child-rearing, and food situation before and after leaving welfare, respondents in both groups were least likely to report deterioration in their housing and child rearing, and more likely to report that their food situation was not as good after leaving welfare. Respondents in the time limit closings were more likely than respondents in the non-time limit closings to report that their financial well being and emotional well being were worse after leaving welfare.

## **7.0 CONCLUSIONS**

In this report, we present findings from the most comprehensive study of Massachusetts's welfare leavers ever undertaken in terms of the sheer scope of outcomes analyzed. We planned the study as a comparison of how well the first group of time limit closings was achieving the goals of welfare reform compared to the non-time limit closings. The comparison was somewhat complicated by the fact that about one-third of the non-time limit closings said that they had left welfare because of the time limit. That they had left before reaching their 24<sup>th</sup> month, however, does indicate some difference between them and the time limit closing cases who continued to receive assistance until their 24<sup>th</sup> month.

Of particular interest was the extent to which households in these two groups were employed after leaving welfare and their level of self-sufficiency. Our major findings relate to these two central goals of welfare reform.

### **7.1 EMPLOYMENT FINDINGS**

Employment levels were high for both the time limit closings and the non-time limit closings. Seven out of ten respondents in both groups (72.6% in the time limit closings and 70.5% in the non-time limit closings) were employed when interviewed. An additional 17.6% of respondents in the time limit closings and 20.0% of respondents in the non-time limit closings had been employed after leaving welfare but were not working when interviewed. In total, ninety percent of respondents in both groups (90.2% in the time limit closings and 90.5% in the non-time limit closings) had been employed after leaving welfare.

Overall, in 75.7% of households in the time limit closings and 78.1% of households in the non-time limit closings, the respondent, a spouse or partner, or both were employed at the time of the interview.

Respondents in both groups were earning, on average, considerably more than the minimum wage. The average hourly wage was \$8.20 for respondents in the time limit closing and \$8.62 for respondents in the non-time limit closings. Average weekly earnings were \$253 for respondents in the time limit closings and \$298 for respondents in the non-time limit closings, with respondents in the time limit closings working an average of 31 hours a week, and respondents in the non-time limit closings working an average of 34 hours a week. These average earnings would be equivalent to \$13,156 for respondents in the time limit closings and \$15,496 for respondents in the non-time limit closings, based on 52 weeks of employment.

### **7.2 SELF-SUFFICIENCY FINDINGS**

Even with employment rates of close to 80%, households in both the time limit closings and the non-time limit closings continued to receive a wide range of publicly-financed support services. MassHealth (Massachusetts' Medicaid program), housing assistance,



subsidized school meals for respondents' children, food stamps, the earned income tax credit, fuel assistance, and child-care subsidies were important income supports for both employed and unemployed households in the two groups.

After leaving welfare, child support contributed to household income in over two-fifths of households in the two groups, although payments were not always regular.

Based on respondents' recall of their food situation before and after leaving welfare, food security declined by 14.7 percentage points in the time limit closings and by 11.8 percentage points in the non-time limit closings after leaving welfare.

When interviewed, four-fifths of households in both groups (82.2% in the time limit closings and 81.4% in the non-time limit closings) reported some degree of debt (excluding mortgages), mainly overdue utility bills, credit card debt, and indebtedness to friends and relatives.

### **7.3 CONCLUSIONS**

Former welfare recipients had high levels of employment. Even with household employment levels over 75%, however, households in both groups were reliant on public programs. Moreover, a number of households in both groups were showing signs of increased food insecurity after leaving welfare.

As former welfare recipients gain greater work experience, their earnings should rise, leading to greater financial self-sufficiency. In the meantime, this study's findings underscore the continuing need for supports for low-income working families.

### **7.4 PROGRAMMATIC RESPONSE**

In November 1999, DTA expanded the Department's employment services program to include post-employment services for current and former welfare recipients. The goals are to increase use of transitional benefits, provide more intensive and long-term job retention services, deliver quick re-employment services for recipients who lose their jobs, and to develop post-employment education and training opportunities that will lead to career advancement and higher earnings.

DTA also continues to expand its food stamp outreach programs. As part of the FOR Families Program funded by DTA, the Massachusetts Department of Public Health (DPH) follows up with time limit closings who do not recertify for food stamps. DTA contracts with Project Bread and three regional non-profit agencies for food stamp outreach services, and funds nutritional educational programs operated by the University of Massachusetts. Beginning in the spring of 2000, DTA started pilot testing extended office hours in four local transitional assistance offices (Davis Square, Pittsfield, Lawrence and Boston) to make it easier for working families to apply for food stamps.



In addition, in the last few years the Commonwealth has made aggressive efforts to provide medical insurance coverage for children and low-income families through mini-grants to community-based agencies and more than one million fliers distributed in schools. In a study completed in August 2000, an estimated 94.1% of all people and 97.2% of children were insured, with ongoing efforts to increase both numbers.

**APPENDIX A**  
**FIELD REPORT**  
**SURVEY OF MASSACHUSETTS WELFARE LEAVERS**

**CENTER FOR SURVEY RESEARCH**

**University Of Massachusetts At Boston**

**1.0 BACKGROUND**

The following is a description of the data collection on the Massachusetts Welfare Leavers Study conducted 1999-2000 by the Center for Survey Research (CSR) at the University of Massachusetts Boston under contract with the Massachusetts Department of Transitional Assistance. Funding for the project was provided by ASPE, the Office of the Assistant Secretary for Planning and Evaluation of the U.S. Department of Health and Human Services.

Mary Ellen Colten was the Study Director from CSR. Carol Cosenza served as Project Manager. Carrie Spearin was Assistant Study Director.

The study tracked two groups of recipients who left or were scheduled to leave the Transitional Aid to Families with Dependent Children (TAFDC) program between December, 1998 and February, 1999. (The TAFDC program is Massachusetts Temporary Assistance to Needy Families (TANF) program.) One group was scheduled to leave the rolls during that period because they reached Massachusetts's two-year time limit and the other left during the same period for all other reasons. Interviews were conducted both in person and on the telephone. The survey explored how families are doing after leaving welfare with respect to employment, employment stability, income, child support, living arrangements, food security, child care, child health and well being, health care, and transportation. Questions were included about barriers to employment and economic self sufficiency, such as domestic violence, family responsibilities, health and mental health problems.

**2.0 QUESTIONNAIRE DEVELOPMENT**

The initial draft was developed by CSR, in collaboration with DTA. Choice of content and final decisions about question wording were the responsibility of DTA. Whenever possible, an attempt was made to replicate items from other studies, especially from other current ASPE-funded studies of welfare outcomes.

**2.1 PRETESTING**

The questionnaire development process included a total of 18 interviews in two phases. The first pretest of 12 interviews took place from August 4-12, 1999. Three experienced field interviewers who were well briefed on the question objectives conducted the interviews. A debriefing was held to review question problems and the questionnaire was revised. The second pretest of six interviews, conducted in the last week of August, was followed by another debriefing and set of revisions. All pretest interviews were taped and behavior coded. The pretest sample provided by DTA was comprised of respondents who had been off assistance for

approximately two months at the time of the interview. Pretest respondents were paid for their participation.

## 2.2 FINAL QUESTIONNAIRE

The final questionnaire was translated into Spanish. The English and Spanish versions of the questionnaire are available upon request.

## 3.0 SAMPLING

The universe of cases considered for sample selection consisted of both TAFDC closings and those scheduled for closing due to time limits in the DTA files for the months of December 1998 through February 1999. Closings were divided into three separate groups: 1) time limit closings, 2) closings for reasons other than time limit, and 3) cases which reached their time limit but had requested an extension. For sampling purposes, groups 1 and 3 were considered together as time limit cases, and group 2 was the non-time limit cases. Cases had to remain closed for at least two months to be considered in the sample universe. In addition, cases which were scheduled to close from December 1998 through February 1999, but who had requested an extension were still considered part of the sample universe if they closed by April 30, 1999. (This date was chosen so that these cases would have not received benefits for an appropriate amount of time before interviewing began in the Fall of 1999.) Finally, cases with a closing date prior to December 15, 1998 were eliminated from the sample because their last check was actually issued in November 1998. Table 1 summarizes the sample universe as computed by DTA.

Table 1: Sample Universe of TAFDC Closings as Computed by DTA

		Universe
<b>Time Limit Cases:</b>		
Time Limits:	December 1998	1285
	January 1999	251
	February 1999	281
Extension Requests:	December 1998	1792
	January 1999	268
	February 1999	208
Total Time Limit:		4085
<b>Non-Time Limit Cases:</b>		
	December 1998	2374
	January 1999	2028
	February 1999	1993
Total Non-Time Limit:		6395
<b><u>Grand Total of All Cases:</u></b>		<b>10480</b>

From the universe of cases, DTA randomly selected 1066 non-time limit cases and 1634 time limit cases. Those cases were delivered to CSR for further examination and subsampling. CSR



examined the 2700 cases delivered, and further eliminated cases for any one of the following reasons:

- ❑ The case had left Massachusetts
- ❑ The case was a duplicate of another in the file as determined by social security number.
- ❑ From information about closing dates on the files, the exact dates indicated that the case did not actually close within the sample time frame.
- ❑ From information contained about opening and closing dates on the file, the case did not remain closed for at least two months.

We were not pursuing cases out of state. When duplicate cases were found, one was randomly selected to remain in the sample. The last two reasons simply indicate that the case had some confusing characteristics which placed them in the original sample universe, but upon closer inspection, they should not have been there. Table 2 indicates the number of cases eliminated by CSR from the sample for the various reasons.

In addition to CSR's elimination of cases, DTA also eliminated an additional 53 cases from the time limit group as they determined them to not be eligible for the sample. This left the time limit group with 1378 eligible sample cases.

Table 2: Results of CSR's Examination of the DTA Sample

Non-Time Limit Cases		Time Limit Cases
1066	Delivered by DTA	1634
3	Found to be Out of State	0
52	Duplicate Social Security Number	46
0	<b>Closed Prior to December 15, 1998</b>	76
0	Extension Requests Not Closed by April 30, 1999	67
0	Not closed for 2 months	14
1011	Remaining Sample	1431

From these cases, CSR randomly selected 620 time limit cases and 310 non-time limit cases to form the sample for this study. All of these cases were attempted to be contacted for an interview. From the information given, the probabilities of selection for each sample group can be computed as follows:

Non-Time Limit Cases:  $(1066/6395)(310/1011)=.0511$

Time Limit Cases:  $(1634/4085)(620/1378)=.1800$

Based upon these probabilities of selection, the base weights, or inverses of the probabilities of selection, are 19.5647 for non-time limit cases and 5.6129 for time limit cases. Within each of these two groups, the sample is a simple random sample. As such, for within group analyses, these cases need not be weighted to produce estimated percentages, regression coefficients, and

other such statistics. The weights would only be required if estimated population totals were desired.

If the two sample groups are to be combined for statistical analyses, then they must be weighted to reflect the different probabilities of selection. The base weights could be used, or the base weights multiplied by the inverses of the response rates for each group could be used as a weight that takes differential nonresponse into account.

#### **4.0 FIELD PROCEDURES**

Interviewers were briefed by Mary Ellen Colten and Carol Cosenza on September 16, 1999. Fifteen interviewers worked on the project. Dorothy Cerankowski, the Field Manager, also interviewed on the project. Interviewing was done over a six and one half month period with the last interview completed on April 5, 2000.

An advance letter, along with a fact sheet and a postage paid card asking for the respondents phone number was mailed to all sample members at the address listed in the DTA's records. These materials were in both Spanish and English and are available upon request.

Interviewers began by attempting to interview respondents by telephone before making field visits. Of a total of 670 interviews, 577 were completed on the telephone and 93 were completed in person. However, fully a third (227) of the completed telephone interviews could not be completed without some field activity. In addition to the 93 in-person interviews, 134 of the telephone interviews required field visits for tracking, obtaining a telephone number, or for enlisting cooperation, even though the interview was ultimately conducted on the telephone.

Interviews averaged 57 minutes in length: 56 minutes for telephone interviews; 60 for in person. Interviews averaged 3.5 hours of interviewer time per completed interview.

All respondents were paid \$50 for their participation. Respondents were asked if they had no checking account and, if not, if they had a way to cash a check that would not cost money. If they had neither, they were given the option of receiving their payment in the form of a money order, rather than cash. Money orders were requested by 207 (30.9%) of the respondents.

Fifty-nine (8.8%) of the interviews were conducted in Spanish. Twenty interviews were conducted in other languages (Korean, Laotian, Vietnamese, Russian, and Portuguese), using an English-speaking member of the respondent's household as an interpreter. The interpreter-assisted interviews were conducted with truncated versions of the questionnaire. In those cases, Interviewers were provided with a set of priority questions (e.g., employment status, income, food, security, household composition) to be covered first, with instructions to continue with additional questions dependent upon time and stamina of the respondent and the interpreter.

The primary difficulty in this study was locating respondents. Tracking efforts included directory assistance, post office forwarding information, field visits to last known address and questioning neighbors when feasible and appropriate within confines of confidentiality, information from Massachusetts Department of Motor Vehicles, rechecks of DTA's records, including address of record for food stamp receipt. We were unable to obtain any tracking information from other state agencies.



As part of the tracking effort and to increase efficiency, FedEx packages, including a letter, a factsheet, and colorful flyer, were sent on November 8, 1999 to 125 sample members whom we had been unable to reach by telephone and whose initial mailing had not been returned by the post office as undeliverable. Essentially, FedEx provided a tracking service. If they were unable to locate the respondent at the address, we could save the effort and expense of a field visit to the address. We hoped that respondents who were at the address and did receive a FedEx would call us on our 800 number or send us the location postcard after receiving the FedEx package, but very few FedEx recipients actually contacted us. We did ultimately interview 78 of the FedEx recipients.

## **5.0 FIELD OUTCOMES**

The results of the data collection for the total sample are displayed in Table 3. Breakdowns by time limit/non-time limit are shown in Tables 4 and 5.

A total of 670 interviews were completed: 460 with time limit cases and 210 with non-time limit cases. The response rate was 75.2% for the study overall. There was not a significant difference in response rate between the time-limits and non-time limits groups: the final response rates for the groups were 75.5% and 74.4% respectively.

### **5.1 ELIGIBILITY**

Respondents were deemed ineligible if they had moved out of state, were determined to be deceased, or if they insisted that they had never received TAFDC. Of the initial sample, 3.9% (25) had moved out-of-state and were therefore ineligible according to criteria established for the study. Not surprisingly, the out-of-state cases were disproportionately non-time limit cases. Moving was likely the reason for leaving the rolls. It is likely that many of the sample members we were unable to contact had also left the state, but we were unable to establish that with certainty nor to have a informed basis for making a estimate, so that all “unable to locate” cases are considered to be eligible in the response rate calculations.

One person was deceased. Two others were considered ineligible because they were adamant that they had never received TAFDC.

### **5.2 NON-INTERVIEWS**

Refusals were not a major factor in non-response in this study; only one quarter of non-interviews were due to refusals. Refusal conversions were attempted in 30 cases, 7 of which (23%) were successful.

Despite extensive effort, we were unable to locate 84 respondents (9.4%). In addition to sample members whom we were unable to locate, there are 74 (8.3%) whom we located, but were unable to interview despite repeated attempts. (These cases are coded as “limits” in Tables 3-5.) There are also nine sample members about whose whereabouts we are uncertain, for whom we believe we had the correct address but were unable to verify our suspicion, thus are in the “other” category since they could not be categorized as either “not able to locate” or as located.



## 6.0 DATA ENTRY, CODING, AND FILE CREATION

Trained coders on CSR's staff used a preprogrammed data entry system for coding and entering the interview data. All data entry was 100% verified by a second coder. After data were extracted from the coding system, marginal frequency distributions and contingencies were reviewed and inconsistencies reconciled when possible. A codebook and SPSS data file were produced.

TABLE 3: FIELD RESULTS TOTAL SAMPLE

<b>Total Sample</b>		<b>930</b>
<b>Not Eligible</b>		<b>39</b>
Out of State	36	
Claimed no TAFDC	2	
Deceased	1	
<b>Total Eligible Sample</b>		<b>891</b>
<b>Non-Interviews</b>		<b>221</b>
Refusals	54	
Limit	74	
Not Able to Trace	84	
Other	9	
<b>Interviews</b>		<b>670</b>
Phone	577	
Field	93	
<b>RESPONSE RATE</b>		<b>75.2%</b>

TABLE 4: FIELD RESULTS TIME LIMITS

<b>Total Sample</b>		<b>620</b>
<b>Not Eligible</b>		<b>11</b>
Out of State	11	
Claimed no TAFDC	0	
Deceased	0	
<b>Total Eligible Sample</b>		<b>609</b>
<b>Non Interviews</b>		<b>149</b>
Refusals	40	
Limit	54	
Not Able to Trace	48	
Other	7	
<b>Interviews</b>		<b>460</b>
Phone	390	
Field	70	
<b>RESPONSE RATE</b>		<b>75.5%</b>

TABLE 5: FIELD RESULTS NON-TIME LIMITS

<b>Total Sample</b>		<b>310</b>
<b>Not Eligible</b>		<b>28</b>
Out of State	25	
Claimed no TAFDC	2	
Deceased	1	
<b>Total Eligible Sample</b>		<b>282</b>
<b>Non-Interviews</b>		<b>72</b>
Refusals	14	
Limit	20	
Not Able to Trace	36	
Other	2	
<b>Interviews</b>		<b>210</b>
Phone	187	
Field	23	

**RESPONSE RATE**

**74.4%**



## APPENDIX B

### POST-WELFARE EXPERIENCES OF UNIVERSE OF WELFARE LEAVERS

#### 1.0 BACKGROUND

This Appendix includes tables summarizing the post-welfare experiences of the universe of households leaving welfare between December 1998 and April 1999. Table B1 presents their earnings and employment for the quarter in which they left welfare and the three subsequent quarters. The Massachusetts Department of Revenue compiled this data from wage employment records.

Table B2 presents data on welfare recidivism and food stamp participation. Data are summarized for the second, third and fourth quarters following the quarter in which the households left welfare, and for the 11-month period covering the 3<sup>rd</sup> to the 13<sup>th</sup> month after households left welfare.

#### 2.0 DEFINITION OF EXIT AND UNIT OF ANALYSIS

DTA closing dates (exit dates) are set two weeks after recipients received their last welfare check.

Generally, the unit of analysis in the following tables is the welfare case. Table B1 on employment and earnings also presents data on adult members in the case.

#### 3.0 TABLE B1 – EMPLOYMENT AND EARNINGS

Table B1 presents employment and earnings data on the universe of closings from December 15, 1998 to March 13, 1999. The data are from the state's wage employment records. Because wage information is not available on all employed individuals, employment and earnings findings based on these records are generally lower than employment and earnings findings based on survey data.

Table B1 presents earnings and employment statistics on three subgroups within the universe of welfare leavers: single parent cases, two-parent cases, and no adult (child only) cases. The employment and earnings data cover four quarters, the quarter of exit and three quarters after exit. The employment levels for the three groups of households are:

- Single Parent Cases (n=7110) – Employment levels for single parent cases ranged from a low of 51.2% in the third quarter after exit to a high of 60.6% in the second quarter after exit. The percentage of single parent cases with any earnings over the four quarters was 67.8%.<sup>106</sup>

- ❑ Two Parent Cases (n=743) -- Employment levels for two parent cases ranged from a low of 58.0% in the third quarter after exit to a high of 64.9% in the first quarter after exit. The percentage of two parent cases with any earnings over the four quarters was 69.6%.
- ❑ No Adult Cases (n=334) -- Employment levels for child only cases ranged from a low of 7.5% in the quarter of exit to a high of 10.5% in the third quarter after exit. The percentage of child only cases with any earnings over the four quarters was 12.6%. This does not reflect the employment status of the caretaker, unless legally liable.<sup>107</sup>

**Average and median earnings over four quarters for cases with any earnings are summarized below:**

Average and Median Earnings Over Four Quarters For Cases with Earnings			
	Single Parent Cases	Two-Parent Cases	Child Only Cases
Average Earnings	\$8,452	\$13,313	\$3,478
Median Earnings	\$7,142	\$10,840	\$1,769

#### **4.0 TABLE B2 – WELFARE RECIDIVISM AND FOOD STAMP PARTICIPATION**

Welfare Recidivism – 10.9% of households were receiving welfare during the second quarter of exit; 16.0% of households were receiving welfare during the third quarter after exit; 16.2% of households were receiving welfare during the fourth quarter after exit. In total 18.8% of households had returned to welfare during the period from the third to the twelfth month after exit.

Food Stamp Participation – 48.4% of households were receiving food stamps during the second quarter of exit; 46.4% of households were receiving food stamps during the third quarter after exit; 44.1% of households were receiving food stamps during the fourth quarter after exit. In total 50.6% of households had received food stamps during the period from the third to the twelfth month after exit.

<sup>107</sup> Some child only cases might be the result of a parent being sanctioned and removed from the grant

**Table B 1**

<b>Total number of single parent cases</b>	<b>7,110</b>
Total number of adults, including adult children (18 and over) in single parent cases	7,110
Total number of children (under 18) in single parent cases	13,051
<b>Total number of two parent cases</b>	<b>743</b>
Total number of adults, including adult children (18 and over) in two parent cases	1,317
Total number of children (under 18) in two parent cases	1,814
<b>Total number of no adult cases</b>	<b>334</b>
Total number of adults, including adult children (18 and over) in no adult cases	0
Total number of children (under 18) in no adult cases	600



<b><u>Single parent cases - Cohort 2</u></b> <b><u>Employment Outcomes: By Case</u></b>	Exit Quarter	1st Quarter after Exit	2nd Quarter after Exit	3rd Quarter after Exit	Over All 4} Quarters
Total number of single parent cases	7,110	7,110	7,110	7,110	7,110
Number of single parent cases with any earnings during the quarter	4,031	4,261	4,309	3,638	4,824
Percentage of single parent cases with any earnings during the quarter (%) of total single parent cases	56.7%	59.9%	60.6%	51.2%	67.8%
Mean Quarterly Earnings for single parent cases with earnings	\$2,386	\$2,834	\$3,005	\$3,201	\$8,452
Mean Quarterly Earnings for all single parent cases	\$1,353	\$1,698	\$1,821	\$1,638	\$5,734
Median Quarterly Earnings for single parent cases with earnings	\$2,190	\$2,645	\$2,754	\$2,977	\$7,142
Median Quarterly Earnings for all single parent cases	\$554	\$957	\$917	\$113	\$3,533
Number of single parent cases with 1 employer	3,267	3,334	3,174	2,797	4,583
Number of single parent cases with 2 employers	661	763	884	680	1,799
Number of single parent cases with 3 or more employers	103	164	251	161	97

**Single parent cases - Cohort 2 (cont'd)**

**Employment Outcomes: By Adult (18 or older, including adult children)**

	Exit Quarter	1st Quarter after Exit	2nd Quarter after Exit	3rd Quarter after Exit	Over All {4} Quarters
Total number of adults in single parent cases	7,110	7,110	7,110	7,110	7,110
Number of adults in single parent cases with any earnings during the quarter	3,875	4,099	4,069	3,440	4,650
Percentage of total adults in single parent cases with any earnings during the quarter (%)	54.5%	57.7%	57.2%	48.4%	65.4%
Mean Quarterly Earnings for adults in single parent cases with earnings	\$2,375	\$2,816	\$2,943	\$3,201	\$8,282
Mean Quarterly Earnings for all adults in single parent cases	\$1,295	\$1,623	\$1,684	\$1,549	\$5,417
Median Quarterly Earnings for adults in single parent cases with earnings	\$2,205	\$2,649	\$2,737	\$3,005	\$7,088
Median Quarterly Earnings for all adults in single parent cases	\$404	\$797	\$667	\$0	\$3,200
Number of adults in single parent cases with 1 employer	3,286	3,383	3,276	2,803	4,488
Number of adults in single parent cases with 2 employers	530	620	674	531	1,505
Number of adults in single parent cases with 3 or more employers	59	96	119	106	288

<b><u>Two parent cases - Cohort 2</u></b> <b><u>Employment Outcomes: By Case</u></b>	Exit Quarter	1st Quarter after Exit	2nd Quarter after Exit	3rd Quarter after Exit	Over All {4} Quarters
Total number of two parent cases	743	743	743	743	743
Number of two parent cases with any earnings during the quarter	441	482	480	431	517
Percentage of two parent cases with any earnings during the quarter (%) of total two parent cases	59.4%	64.9%	64.6%	58.0%	69.6%
Mean Quarterly Earnings for two parent cases with earnings	\$3,283	\$4,190	\$4,527	\$4,863	\$13,313
Mean Quarterly Earnings for all two parent cases	\$1,948	\$2,718	\$2,924	\$2,821	\$9,264
Median Quarterly Earnings for two parent cases with earnings	\$2,730	\$3,554	\$4,041	\$4,254	\$10,840
Median Quarterly Earnings for all two parent cases	\$1,090	\$1,608	\$1,623	\$1,218	\$5,573
Number of two parent cases with 1 employer	306	305	275	275	458
Number of two parent cases with 2 employers	101	125	153	118	252
Number of two parent cases with 3 or more employers	34	52	52	38	104



**Two parent cases - Cohort 2(cont'd)****Employment Outcomes: By Adult (18 or older, including adult children)**

	Exit Quarter	1st Quarter after Exit	2nd Quarter after Exit	3rd Quarter after Exit	Over All {4} Quarters
Total number of adults in two parent cases	1,317	1,317	1,317	1,317	1,317
Number of adults in two parent cases with any earnings during the quarter	498	571	581	505	675
Percentage of total adults in two parent cases with any earnings during the quarter (%)	37.8%	43.4%	44.1%	38.3%	51.3%
Mean Quarterly Earnings for adults in two parent cases with earnings	\$2,773	\$3,375	\$3,486	\$3,901	\$9,643
Mean Quarterly Earnings for all adults in two parent cases	\$1,048	\$1,463	\$1,538	\$1,496	\$4,942
Median Quarterly Earnings for adults in two parent cases with earnings	\$2,356	\$2,923	\$2,966	\$3,505	\$7,557
Median Quarterly Earnings for all adults in two parent cases	\$0	\$0	\$0	\$0	\$223
Number of adults in two parent cases with 1 employer	440	482	486	441	658
Number of adults in two parent cases with 2 employers	46	81	82	61	174
Number of adults in two parent cases with 3 or more employers	12	8	13	3	24

<b><u>No parent cases - Cohort 2</u></b> <b><u>Employment Outcomes: By Case</u></b>	Exit Quarter	1st Quarter after Exit	2nd Quarter after Exit	3rd Quarter after Exit	Over All {4} Quarters
Total number of no parent cases	334	334	334	334	334
Number of no parent cases with any earnings during the quarter	25	28	32	35	42
Percentage of no parent cases with any earnings during the quarter (%) of total no parent cases	7.5%	8.4%	9.6%	10.5%	12.6%
Mean Quarterly Earnings for no parent cases with earnings	\$1,267	\$1,051	\$1,709	\$1,403	\$3,478
Mean Quarterly Earnings for all no parent cases	\$95	\$88	\$164	\$147	\$437
Median Quarterly Earnings for no parent cases with earnings	\$751	\$453	\$1,394	\$1,084	\$1,769
Median Quarterly Earnings for all no parent cases	\$0	\$0	\$0	\$0	\$0
Number of no parent cases with 1 employer	21	25	26	25	40
Number of no parent cases with 2 employers	4	3	3	9	12
Number of no parent cases with 3 or more employers	0	0	3	1	2





Cohort 2: Program Participation

	Month3 *	Month4	Month5	Month6	Month7	Month8	Month9	Month10	Month11	Month12	Month13
Cash	244 2.8%	585 6.7%	713 8.2%	873 10.0%	1039 11.9%	1164 13.3%	1247 14.3%	1259 14.4%	1163 13.3%	997 11.4%	847 9.7%
Quarterly				954 10.9%				1402 16.0%			1420 16.2%
Annual											1646 18.8%
PA Food Stamps	149 1.7%	218 2.5%	359 4.1%	536 6.1%	703 8.0%	836 9.6%	928 10.6%	946 10.8%	945 10.8%	870 9.9%	853 9.8%
Quarterly				591 6.8%				1058 12.1%			1097 12.5%
Annual											1306 14.9%
NPA Stamps	3569 40.8%	3577 40.9%	3352 38.3%	3219 36.8%	3132 35.8%	3032 34.7%	2860 32.7%	2786 31.9%	2725 31.2%	2644 30.2%	2556 29.2%
Quarterly				4024 46.0%				3610 41.3%			3218 36.8%
Annual											4042 46.2%
Any Food Stamps	3669 42.0%	3728 42.6%	3576 40.9%	3543 40.5%	3605 41.2%	3619 41.4%	3544 40.5%	3520 40.3%	3466 39.6%	3362 38.4%	3265 37.3%
Annual				4231 48.4%				4058 46.4%			3854 44.1%
											4421 50.6%

\* Months after exit, synchronized for exit month.  
Quarter 2 = Months 4, 5, 6  
Quarter 3 = Months 7, 8, 9  
Quarter 4 = Months 10, 11, 12  
Annual = Months 3 through 12







